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ABSTRACT

This document is an information paper prepared for the Senate Special Committee on Aging which analyzes 1980 census data on living conditions of older Americans. The analysis provides the following conclusions: (1) older women are more likely to be poor, widowed, and living alone than are older men; (3) labor force participation and median income decline with age; (4) only the oldest old (85 and older) live in old age homes in significant numbers; (5) with increasing age householders are increasingly likely to rent housing and to live alone; (6) older Americans spend a relatively high percentage of their income for housing; and (7) poverty rates for the elderly are lower than for the population as a whole. A statement by Senator John Heinz describes four implications of the analysis to be important to policy makers: significant subgroups of elderly do not have equity in their homes; housing expenses can be a burden for some older Americans, costing up to half of their incomes; many older persons do not have telephones; and subgroups of elderly differ greatly in economic well-being. Heinz's statement also noted the need for housing policy appropriate for the graying of America. Tables and figures of census data are included. An appendix contains information on problems associated with cohort succession data. (ABL)

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99th Congress
1st Session

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HOW OLDER AMERICANS LIVE: AN ANALYSIS OF CENSUS DATA

AN INFORMATION PAPER

PREPARED FOR USE BY THE

SPECIAL COMMITTEE ON AGING
UNITED STATES SENATE

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PREFACE

As the number of senior citizens grows, the need for information about the environmental and social conditions affecting their lives becomes increasingly important for the development of sound public policies. Today, far too little is known about the housing, living arrangements, family status, and incomes of the diverse elderly American population. In order to increase our information base in these areas, this special analysis of the 1980 census was conducted at the committee's request by Jeanne E. Griffith of the Congressional Research Service.

Data from the census are presented in 5-year age intervals so that the differences between specific older age groups can be better understood. This is the first time that such an analysis of specific age groups within the older population has been made widely available. The conditions and variables that were examined include: Demographic characteristics; social characteristics such as labor force participation, economic status, poverty, and sources of income; and living conditions, including home ownership versus renting, housing costs, age of the housing structure, the year the older persons moved into the housing unit, living density and structural characteristics of housing units.

Highlights from the report follow:

HOME OWNERSHIP VARIES BY AGE, SEX, AND LIVING ARRANGEMENTS

Because the majority of elderly persons own their homes it is frequently assumed that they also have significant amounts of equity available through home ownership. While this is true for "the average" older American it does not hold for significant subgroups among the aged. This study points out that nearly a quarter (23 percent) of all elderly homeowners still owe mortgages, and that there are wide variations in home ownership depending on age, sex, and living arrangements. For example, only about half of older women are homeowners. And, persons living alone are far less likely than married couples to own rather than rent their homes.

HOUSING COSTS ARE A SIGNIFICANT BURDEN FOR CERTAIN GROUPS OF OLDER PERSONS

Housing costs represent a significant burden for particular subgroups of older persons, particularly those households with low incomes and those headed by a female or an elderly person of more advanced age. Housing expenses, which include the cost of rent or mortgage, utilities, real estate taxes, and insurance, average as

much as half of an elderly renter's income and two-fifths of an elderly homeowner's income. For instance, 70 percent of renters age 85 or older had incomes below $7,500 in 1980. For these persons, housing costs averaged from 31 to 50 percent of income. Older women also pay proportionately more of their income for housing than older men: For all categories of renters and owners the proportion of income devoted to housing is 6 percent higher for older women than older men.

OVER 1.5 MILLION OLDER PERSONS DO NOT HAVE TELEPHONES

This study also provides information for the first time on the number of older persons without telephones. Telephones are an important communication link for persons of all ages, but particularly those elderly persons who live alone. In 1980, there were 1,432,100 persons over the age of 55 without a telephone. Based on this figure and the increase in the elderly population in the last 5 years, we can project that in 1985 approximately 1.5 million persons over the age of 55 are without telephones. This figure, however, is probably even higher. The 1980 census was conducted prior to the large increases in local telephone rates that have followed deregulation. The precise effects of these increases are still unknown, but recent surveys indicate that more and more older persons are forced to give up their telephones because they cannot afford the cost of local phone rates.

DIFFERENCES EXIST BETWEEN ELDERLY AGE GROUPS ON A NUMBER OF SOCIAL, ECONOMIC, AND ENVIRONMENTAL FACTORS

Important differences in the characteristics of the 65 and over population compared to the younger population at large emerge in any analysis: However, in this report, significant differences are shown among the subgroups of the elderly as well.

- Only 1 percent of persons age 65 to 69 live in homes for the aged while this figure is 15.2 percent for persons age 85 or older.
- Persons in the oldest age groups are far more likely to be living alone. At ages 80 to 84, over one-third (36 percent), of all persons live alone compared to slightly over one-fifth, 21 percent, of persons age 65 to 69.
- Only 1 in 25 elderly persons live with their children, but among those 85 and older, more than 1 out of 10 live with their children.
- The economic status, poverty rates, and labor force participation rates among the elderly significantly affect their ability to afford adequate housing and an adequate standard of living. The economic status of each older cohort is more limited than that of younger cohorts. For instance, the median income of households with male heads aged 85 and over is 80 percent of those of male heads age 75 to 79. The latter, in turn, have incomes only 70 percent as high as those with male heads age 65 to 69.

- Poverty rates increase steadily by age, with women, persons living alone and the oldest-old having the highest rates of poverty. The poverty rate for persons 85 and older is more than twice as high as that for persons aged 65 to 69. Poverty rates for women at all ages are generally more than twice as high as men's. Men living alone also have very high rates of poverty.
- The labor force participation rates of both men and women does not suddenly drop off at the traditional retirement age of 65 but it begins to decline at age 50 and reduces steadily in each successive age group until by ages 80 to 84 less than a tenth of all men are working.

IMPLICATIONS OF FINDINGS

In this analysis of the social and environmental characteristics of today's elderly, three major factors emerge which have important implications for housing and related policy development in the future. In sum, the study suggests that any blueprint for the housing and living environment of tomorrow's elderly will need to be varied and comprehensive to address the needs of a burgeoning and diverse older population. Specific implications follow:

First, housing policy in the future will differ widely from today's as it meets the challenges of a graying society and of a changing family structure in which more Americans are living alone or in families headed by a woman. The explosive growth in the older population, especially, the oldest-old—those 85 and up—deserves our special attention. In the last decade, their numbers have doubled to 2.7 million, they are expected to double again in the next 15 years, and continue rapid growth thereafter. Never before has a nation been faced with so great a challenge in providing housing, health care, and supportive services to its older citizens.

Development of a housing and support policy for this very old population must take into consideration the unique characteristics of this group. As the data in this study demonstrate, most of the oldest-old are women, one-third of whom live alone. Over 80 percent of these women are widowed and one in three lives in poverty. Most suffer from chronic and disabling diseases. The housing needs of these mostly single, largely female, often frail elderly are dramatically different than those of their younger counterparts.

For the oldest-old to maintain independent lifestyles, there will be a need to develop a variety of housing alternatives and support systems that address the social needs and health limitations of this group. We are beginning to see some creative examples on the horizon. For instance, house sharing and accessory apartments appear to be ideas whose time has come. Many older Americans live in homes large enough to house a four- or five-member family, making shared housing a viable alternative that helps residents share expenses while providing them with companionship. Unused space can also be converted into "accessory apartments" which permit the sharing of a house without requiring the merger of two nuclear families.

For the oldest-old to retain their independent living status, however, a mix of transportation, social, nutrition, and health services to accompany housing programs is necessary. Congregate housing

services and life care communities are examples of such comprehensive programs. The housing policy of the future must include creative alternatives such as these to meet the special needs of this burgeoning oldest-old population.

Second, today, most older people own their homes, and even more will own homes as today's middle-aged generation of homeowner's grows older. These homeowners, however, are more likely to grow old in the suburbs which were developed in the 1950's. This phenomenon—known as the "graying of the suburbs"—will require a different set of social policies to accommodate these lower density communities. Nonmetropolitan areas will be forced to draw on limited local revenues to provide the health care, transportation, housing, and social service needs of its older population.

While many older people own their own homes, this report reminds us that this is not the case for specific subgroups of the older population—particularly older women who are increasingly becoming the head of households and who tend to have the lowest incomes. Furthermore, large numbers of both older homeowners and renters bear the heavy burden of housing expenses; these average as much as half an elderly renter's income and two-fifths of an elderly homeowner's income. Housing policy in the future must address the needs of these individuals whose resources are inadequate to meet high housing costs.

Third, a final challenge emerging in this report is the absence of telephones among a growing number of older Americans. Telephones are a vital communications link for older people, particularly those in suburbs and rural areas and those living alone. If a medical emergency strikes, a telephone can mean the difference between life and death. Yet, the number of older persons who cannot afford telephones is expected to rise dramatically as the effects of deregulation take hold. Certainly, this is a major issue that social policy must begin to address now.

In summary, the profound demographic challenges on the horizon will have a dramatic impact on the housing and housing-related policies of the future. I am pleased to make the information in this print available to policymakers and individuals who wish to further their understanding of the conditions under which the elderly live today. It is my hope that it will aid us in improving the living conditions of today's and tomorrow's elderly.

JOHN HEINZ,
Chairman.

EXECUTIVE SUMMARY

This study attempts to provide a picture of the living conditions of the elderly, examining them by disaggregated age and sex groups so that the differences among these groups may be better understood. The information fills a gap in what is known about the elderly. The study places the different age groups in their historical context to provide better understanding of possible sources of differences among them. It then presents detailed analyses of 1980 census data about their demographic and social characteristics and of their general living conditions. Some of the major findings of the study are as follows:

Demographic characteristics

- As is well known, older women outnumber older men, by nearly 50 percent. The differences become particularly great among the oldest old (85 and older), where there are 2.3 women for every man in the population.
- Because of the imbalanced sex distribution, older women are much more likely to be widowed than are older men. This difference begins among persons in their fifties, and continues to grow with age, until among persons 85 and over, women are about twice as likely to be widowed as are men.
- With increasing age, it is more likely that a person will live alone. Women are particularly likely to live alone in old age. At ages 80 to 84, nearly 45 percent of women live alone, compared to 20 percent of men.
- Only among the oldest age groups are a substantial proportion of the elderly likely to live in homes for the aged. Even then, it is much more likely that women will live in these homes than will men. At ages 75 to 79, about 5 percent of women and 4 percent of men live in homes for the aged. By age 85 and over, this increases to more than 25 percent of women and 15 percent of men. Over half of all residents in homes for the aged are women age 75 and over.

Social characteristics

- Labor force participation of both men and women begins to decline before the traditional retirement age of 65 and does not drop off abruptly at that age. Rather it continues to decline in each successive age group, tapering off to very low levels among the oldest old.
- Within the elderly population, the younger members (65 to 69 in 1980) have had higher levels of income throughout most of their lives than their elders (75 and over in 1980).
- Median incomes are markedly lower for each older age group. The median income of households with male heads aged 85 and

over is 80 percent of those of male heads age 75 to 79. The latter, in turn, have incomes only 70 percent as high as those with male heads age 65 to 69.

- Female headed households have much lower incomes than do male headed households at all age levels. In general, the incomes of female headed elderly households is 50 to 60 percent that of male headed elderly households.
- Elderly people living with their children have the highest levels of income available to them, followed by married couples living together. Elderly people living alone, both men and women, have by far the lowest household incomes.
- Around 90 percent of all elderly receive some Social Security. Next to that source of income, the most common source is from assets—interest, dividends, and rental income. More than half of the elderly receive such income.
- Each older age group is more likely to receive some form of public assistance.
- Although the poverty rate for the elderly in 1983 was lower than for the population as a whole, it was higher than the rate of other adults. In households headed by either men or women, the poverty rates for those aged 65 and over were substantially higher than the rates for those aged 25 to 64.
- Poverty rates increase sharply with age. The increase is steady with each older age group. Women, persons living alone, and the oldest old have the highest poverty rates. The rate for the population aged 85 and over is more than twice as high as that for persons aged 65 to 69. Rates for women at all ages are generally more than twice as high as men's, although men living alone have very high poverty rates also. Over 50 percent of poor elderly households consist of persons living alone.
- Consistent with their higher poverty rates, women and each older cohort are more likely to be very poor, with incomes of less than 75 percent of the poverty level. Women living as unrelated individuals are three to four times more likely to be in this situation than are men living in families.

Living conditions

- Although it is frequently thought that nearly all of the elderly own their own homes, in each older age group elderly householders are increasingly likely to rent their housing.
- Lower income households, female headed households, and households in each older age group spend relatively high shares of their income for housing.
- Both owners with a mortgage and renters pay substantially higher portions of their incomes for housing than do owners without a mortgage.
- The percentage of household heads who own their homes without a mortgage does increase with age, but it levels off at around 50 percent of homeowners at age 65 to 69 who own without a mortgage. With increasing age, homeowners are not any more likely to have paid off their mortgages.

- With increasing age, people are more likely to live in older housing. They are also much more likely to have lived in their homes for a long period of time.
- It is much more likely that an older person renting housing will not have a telephone than is the case with a homeowner.

CONTENTS

	Page
Preface	III
Executive Summary	VII
Introduction	1
Historical Context	3
Years of youth	6
Years of young adulthood	6
Comparisons at specific dates	7
Data	9
Chapter 1. Demographic Characteristics	10
Sex distribution	10
Marital status	12
Living arrangements	14
Chapter 2. Income Status	20
Labor force participation	20
Household income	22
Median income	22
Sources of income	26
Poverty among the elderly	30
Income/need ratio	38
Chapter 3. Living Conditions	43
Tenure	43
Housing costs	45
Age of structure	51
Year moved into unit	55
Living density	57
Selected structural characteristics	63
Chapter 4. Summary and Conclusions	66
Appendix A.—Aging or Cohort Succession: Problems of Cross-Sectional Data	68
Appendix B.—Number of Households, by Household Income, Age and Sex of Householder, and Housing Tenure: 1980	70

HOW OLDER AMERICANS LIVE: AN ANALYSIS OF CENSUS DATA

INTRODUCTION

The primary purpose of this study is to fill a gap of what is known about the living conditions of the elderly. The living conditions of this group are now one of the major issues for the elderly. This paper provides more information to address public policy issues about the conditions of different groups within that population; it provides data addressing questions of which specific groups are relatively well off and which groups have identifiable needs. This study aims to provide information pertinent to the public policy debate.

The second, related, purpose of this study is to begin investigating the differences among disaggregated age groups, or individual cohorts, within the older population in an effort to better understand the heterogeneity of this population. (A cohort is a group of people born in the same years; for example, the 5-year cohort aged 65 to 69 in 1980 was born between 1911 and 1915.) This study presents detailed demographic information on the elderly by 5-year age groups. The cohorts to be examined represent more than one generation of America's citizens, for their births spanned a period of greater than 20 years.

In recent years a great deal of attention has been focused on the elderly, examining the differences between persons aged 65 and over and the population as a whole. There are two important problems with this approach: First, it assumes that the elderly population is homogeneous; and second, it compares them to the population as a whole, when often a more limited set of adults is the more useful comparison group.

Different cohorts have had very different life experiences. Even when they have shared the experiences of certain historical events or trends, they experienced them at different times in their lives. Using data from the 1980 census, this study examines differences among 5-year cohorts of the older population from age 55–59 to 85 plus. These comparisons demonstrate that the differences in life experiences that accompany aging do not begin abruptly at age 65. There are differences between cohorts that can be observed at younger ages, and the older cohorts differ also.

These data are cross-sectional; that is, the data all refer to 1980 and represent a type of snapshot view of what the different cohorts looked like at that time. Cross-sectional analysis does not necessarily provide information about the dynamic process of aging. In other

words, data for persons aged 65 to 69 cannot be compared to the same information for persons aged 80 to 84 to see what the first cohort will look like 15 years hence.

The study focuses on differences in resources and living conditions within the older population, with emphasis on the marital status, living arrangements, income, and housing characteristics and conditions. Before beginning that profile, however, to make the need for such distinctions more apparent, some historical context for the different groups of the older population is examined.

Historical Context

A major reason for distinguishing age groups in any population is that people of different ages have had different historical life experiences. Within that group called elderly, people's available resources; their social, economic, and biological needs; their political perspectives; and their psychological adaptability vary as much among themselves as they do between them and the remainder of the population. In addition, demographically, they are of different compositions, coming from different sized cohorts, with different experiences of immigration, fertility, lifetime health, and mortality.

The life cycle approach to behavioral analysis involves examination of people's characteristics and actions from the perspective of their life histories. This approach suggests that events experienced by a cohort at particular points in life have effects which differ from the effects the same events would have on persons of other ages living through the events.[1] Certainly, the experience of living through an event changes persons in ways unknown to those without the experience. For example, the experience of growing up during the Great Depression had significant effects on a generation that were not experienced by people who grew up in relatively more affluent times.

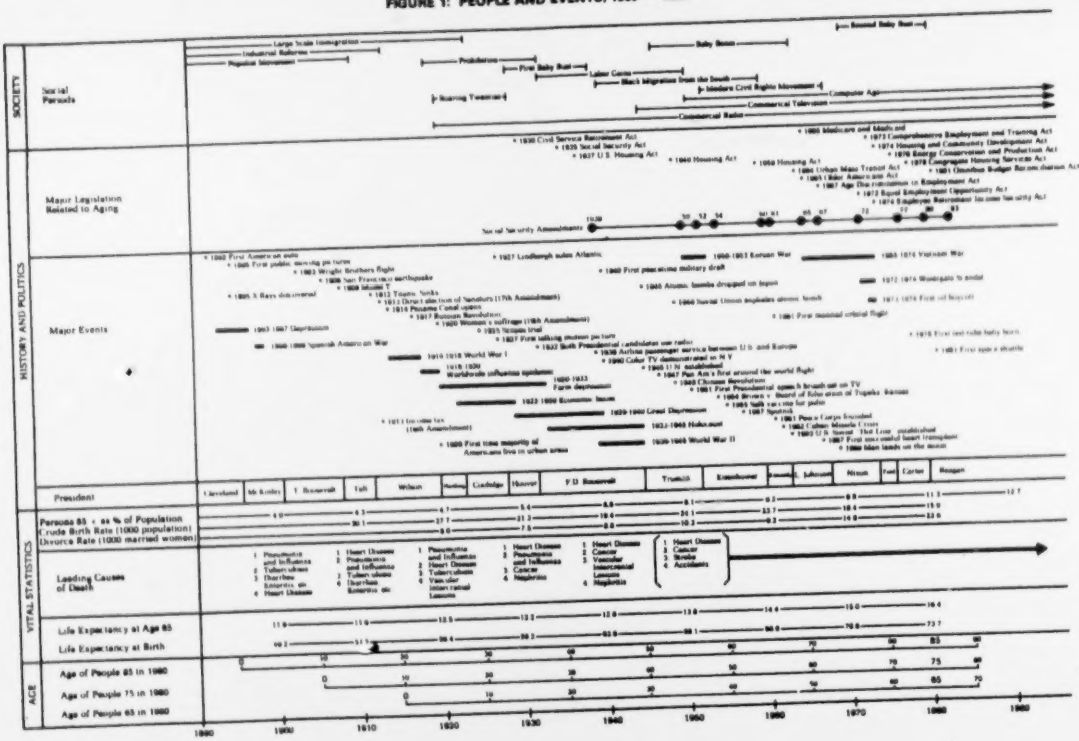
Differences between cohorts observed with data collected at a point in time (known as cross-sectional data) can represent two very different social processes: Aging and cohort succession. The first, aging, refers to the physicial, social, and psychological processes individuals or groups of individuals experience over their lifetimes. As cohorts of individuals age, new cohorts follow behind them through the aging process; this is the second process, known as cohort succession. This cohort succession refers to the fact that one after another, birth groups, or cohorts, follow their predecessors through the aging process. The problems of attributing differences observed in cross-sectional data to either of these processes is discussed in Appendix A. For the most part, this analysis identifies differences between age groups without concluding the origin of those differences.

Figure 1 is a time line of major events and other information about the years since the early part of the century. Most of the information shown is well known, some is less so. The figure superimposes social trends, political events, economic events, legislative landmarks, and changes in measures of the health and social

[1] See, for example, Neugarten, Bernice L., and Gunhild O. Hagestad. Age and the Life Course. In: Robert H. Binstock and Ethel Shanas, eds. Handbook on Aging and the Social Sciences, New York, Van Nostrand Reignhold Co., 1976; or Elder, Glen H., Jr., Children of the Great Depression. Chicago, University of Chicago Press, 1974; or Riley, Matilda White, ed., Aging from Birth to Death: Interdisciplinary Perspectives. Boulder, CO, Westview Press, 1979.

status of the population. Superimposed on the time line is information about the ages of the people of interest to this study. The bottom panel of the figure shows what the ages of people who were 65, 75, or 85 in 1980 were at the times the different events took place. In the following discussion, the experiences of those aged 65 to 69 in 1980 and those aged 85 to 89 will be compared and contrasted to demonstrate these historical effects.

FIGURE 1: PEOPLE AND EVENTS, 1900 – 1980



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Years of youth

The figure shows that by the time people who in 1980 were 85 to 89 years old had reached 20 years of age, the first American automobile had been produced and Ford had introduced the Model T. Moving pictures had been invented. The Wright brothers had made their historic flight, and the world was on its way to becoming a smaller place. The largest waves of immigration the Nation had ever seen were coming into the country, so that by 1910 nearly 15 percent of the population had been born outside of the country.[2] As a result, in this cohort in 1980, 18.6 percent were foreign-born, in comparison to only 6.2 percent of the entire population. The Nation had suffered a major depression (1893–97). The 16th amendment to the Constitution had passed, making this the first generation subject to the income tax for virtually all of their working lives. The Panama Canal opened, increasing the volume of trade between the east and west coasts as well as with the Far East. Pneumonia, influenza, and tuberculosis were among the leading causes of death but cancer was not. When this cohort reached age 20, the life expectancy in the population was only 51.5 years.

All this had happened before people now aged 65 to 69 had been born, so they could take for granted many advances that had been made. In their first 20 years they had quite different experiences. World War I was fought, Lindbergh flew across the Atlantic, a period of economic boom buoyed the spirits of the country and the Roaring Twenties were enjoyed. Prohibition was the law. The 19th amendment to the Constitution was passed, giving women the right to vote. For a time, record numbers of people from other lands continued to search for their dreams in the United States, but immigration was substantially cut back in the late teens and early twenties. In 1980 only 7.8 percent of this cohort were foreign-born. Commercial radio was introduced and changed the nature of communication forever. The general health of the population had increased substantially, so that life expectancies when this cohort reached age 20 were 59.2 years, an increase of nearly 8 years over the older cohort. Tuberculosis was no longer one of the four leading causes of death, but cancer appeared on the list for the first time.

Years of young adulthood

Differences persisted into people's thirties. At this age, people are in the childrearing years. Lifetime work patterns and careers are becoming firmly established, and social and political perspectives are strengthened. People who in 1980 were 85 to 89 were in their thirties between 1921 and 1934. They faced dramatically different economic and social times in those years. They experienced both the Roaring Twenties and the Great Depression. For the first time, in 1932, both Presidential candidates used radio to campaign, demonstrating the power of the new medium. The women in this cohort had on average 2.9 children each. For the first time in the Nation's history, a majority of the population lived in urban areas.

[2] U.S. Bureau of the Census. Statistical Abstract of the United States, 1980. Washington, DC, 1980.

People who were 65 to 69 in 1980 faced a different world when they were in their thirties, between 1941 and 1954. The Depression had ended, but the world was immersed in World War II. Before they had finished these years, the country had also fought the Korean War. The United States used the atomic bomb in Japan, and the Soviet Union exploded its first one. Color television was demonstrated and Pan Am made the first around the world flight. This was the generation which gave rise to the first "baby bust" in the 1930's, when birth rates were so low that concerned citizens worried about depopulation. Women's completed family size was only 2.3 children each. Though their younger siblings and friends gave rise to the "baby boom," this cohort had the smallest families of any to that point in the history of the country. This meant that more people in this cohort would not have children to care for them in their old age as often as those in the cohorts before or after them.

Comparisons at specific dates

Though this listing of events provides some comparison of the experiences of the different cohorts within the elderly population, it does not show how they differed from one another at specific times. All through their lives, it was clear that these cohorts differed in their life styles, in their accumulation of resources, and in their living conditions.

A simple example of the differences among these cohorts can be seen in examining the relative levels of income of these same cohorts at previous times in their lives. These data are available to a limited extent from previous censuses, for comparison of the incomes of cohorts that are now identified as elderly at earlier decades in their lives. (Although comparisons of other types of information at earlier points in time across cohorts would clearly be of interest here, data are not consistently and readily available.) As shown in table 1, the persons who are now aged 65 to 69 (or 65 to 74, depending on available data) have had higher levels of income than their elders fairly consistently throughout their lives, with the exception of when they were in their twenties. At that age, however, the country was still emerging from the Depression, and income was affected in more complicated ways than these figures alone can show. This information provides an inkling that the youngest of today's elderly might have had more resources available to them than persons just older than they throughout their lives. Later patterns of income and living conditions, to be examined below, might reflect these earlier relationships, in addition to the independent effects of aging operating on each cohort over time.

TABLE 1.—MEDIAN INCOME FOR PERSONS WITH INCOME, SELECTED COHORTS, 1940–80

	Age in 1980		
	65–69	70–74	75+
1940:			
Age in 1940	25–29	30–34	35–44
Income: Male	$1,145	$1,338	$1,449
1950:			
Age in 1950		35–44	45–54
Income:			
Male		$3,097	$2,979
Female		$2,185	$1,316
1960:			
Age in 1960		45–54	55–64
Income:			
Male		$5,097	$4,380
Female		$2,185	$1,611
1970:			
Age in 1970	55–59	60–64	65+
Income:			
Male	$7,777	$6,653	$2,681
Female	$3,434	$2,373	$1,454
1980:			
Age in 1980	65–69	70–74	75+
Income:			
Male	$8,584	$7,007	$5,654
Female	$3,819	$3,858	$3,700

Source: U.S. Bureau of the Census, Census of Population—1940: Families. Types of Families, table 12; 1950: Vol. II, pt. 1, table 139; 1960: Vol. I, pt. 1, table 219; 1970: Vol. I, ch. D, table 245; 1980: Vol. I, ch. D, table 293.

The preceding discussion provides an historical context for a more detailed examination of the living conditions of the different groups of the elderly. The remainder of this study examines pertinent demographic characteristics and then profiles the living conditions of the elderly as viewed with the help of the 1980 Decennial Census of Population and Housing. The historical perspective supports the assertion that neither the issues of aging nor of cohort succession can be overlooked in interpreting the differences among cohorts.

Thus, people aged 65 to 69 will differ from those 85 to 89 in 1980 because they are 20 years younger and because they had very different lives. By the time the younger group reaches ages 85 to 89, they too will have changed as a result of the aging process. But they will also be unique, for they carry with them their own, different lifetime experiences. Understanding these different forces provides a perspective for interpreting the census data.

Data

For the most part, the data for this analysis were tabluated from the 5 percent public use file of the 1980 Census of Population and Housing. Due to sampling variability, these data may differ slightly from tabulations drawn either from the complete census, the full sample used by the Census Bureau, or other public use samples. Some of the tabulations in this report were drawn from Census publications, rather than special tabulations. In addition, total numbers of persons or households are not consistent in all the tabulations because specific types of households are not included in certain variables on the census public use file. As one example, mortgage costs are not included for persons who live on 10 or more acres, who live in condominiums or trailers, or who have a commercial establishment at their home.

(9)

Chapter 1

DEMOGRAPHIC CHARACTERISTICS

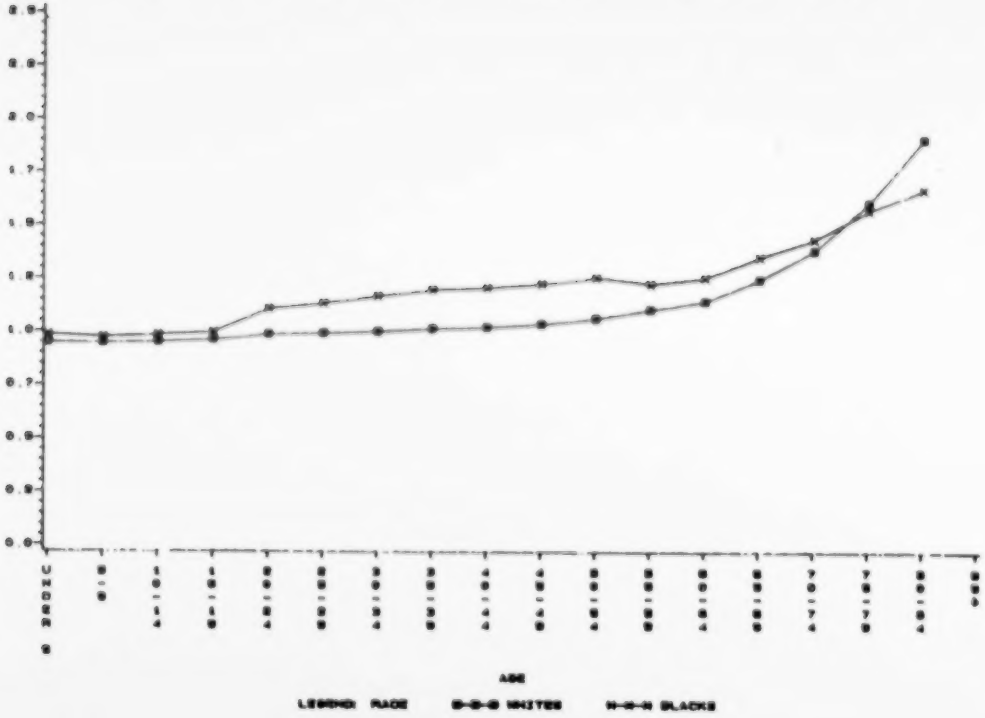
Sex Distribution

Older women outnumber older men by nearly 50 percent. Perhaps the most dramatic differences among 5-year age groups of the older population are seen in the rapidly changing sex distribution. Because of strong differences in mortality in the population, the number of females is substantially greater than the number of males among the cohort aged 65 to 69, and that imbalance increases steeply with age. That imbalance was not always the case, for up to 1930, the number of males and females in the elderly population was approximately equal.[3] With improvements in maternal mortality and reductions of deaths due to infectious diseases, chronic diseases began to predominate as causes of death. Higher male mortality from these causes at all ages led to an increasing gap in the number of older men and women.[4] For 1980, figure 2 shows the ratio of women to men for 5-year age groups through age 85 and over. Although through ages 15 to 19 males outnumber females, this relationship does not last for long. For all races combined, by age 20 to 24, females outnumber men, and the imbalance continues to grow through life. By age 65 to 69 there are 1.3 women for every man in the population. At age 75 to 79 that increases to 1.6 women, and among people aged 85 and older, there are 2.3 women for each man in the population. The ratio of females to males is slightly different for the white and black populations, reflecting the smaller mortality differential for blacks than for whites at older ages.

[3] U.S. Bureau of the Census. Historical Statistics of the United States: Colonial Times to 1957. Washington, DC, 1960.

[4] Soldo, Beth J., America's Elderly in the 1980's. Population Bulletin, Vol. 35, No. 4, November, 1980.

FIGURE 2: RATIO OF FEMALES TO MALES BY RACE, 1980



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Marital Status

Older women are much more likely to be widowed than are older men. The effects of the widely imbalanced sex distribution among the elderly is reflected in the marital statuses of the two sexes. In the second half of their fifties, the large majority of both sexes are married. A small segment of the population have remained single, and a similarly small portion are currently divorced. A small proportion of men are widowed, while a sizable percentage of women are widowed. As shown in figures 3 and 4, male/female differences in the widowed population continues to grow with age. By the second half of their sixties, 34 percent of the women are widowed, in comparison to 7 percent of the men. In the late seventies, the rate of widowhood continues to grow more rapidly among women than among men, so that 60 percent of women and 18 percent of men are widowed. For the oldest age group, age 85 and over, fully 82 percent of women are widowed, compared to only 44 percent of the men.

FIGURE 3: MARITAL STATUS OF MALES AGED 55 AND OVER, 1980

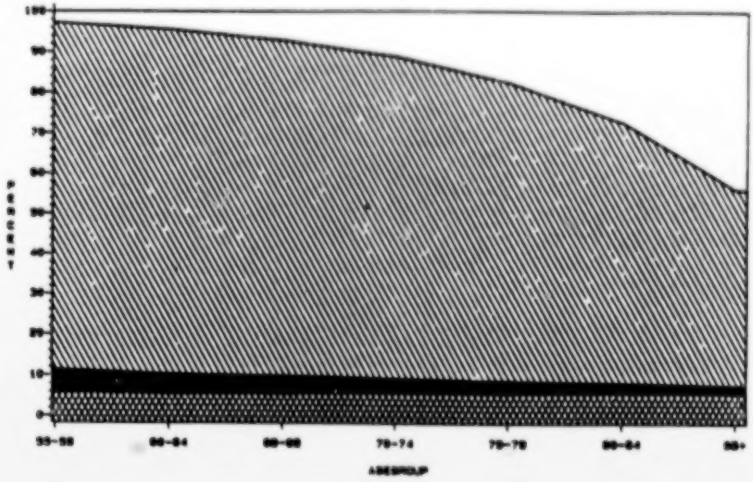
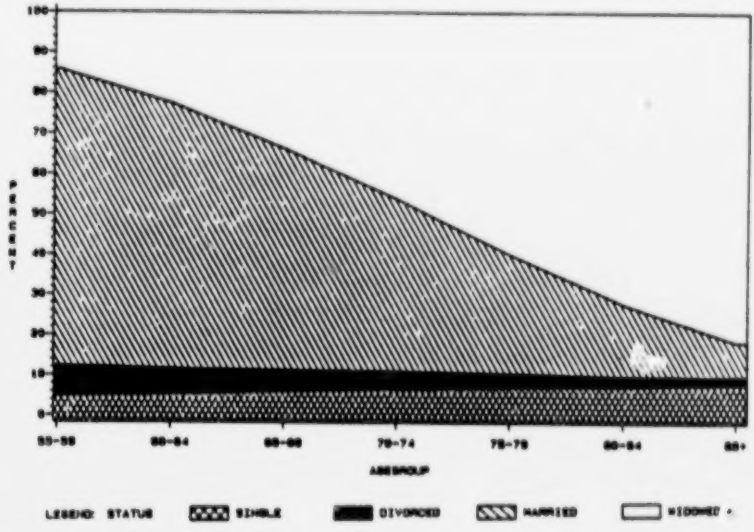


FIGURE 4: MARITAL STATUS OF FEMALES AGED 55 AND OVER, 1980



This difference in marital status between the sexes is often attributed to differences in mortality, but there is another important factor operating—the tendency for women to marry men older than themselves. One study estimates that a 1-year difference in the ages of the husband and wife has about the same effect on differential widowhood as a 1-year difference in life expectancies.[8] That study demonstrates that, based on 1977 patterns of mortality, if a woman who marries at age 22 chooses a younger husband, on average she will more likely be older when she becomes a widow. For example, if that 22-year-old women chooses a husband who is 16 years old (6 years younger than she), the averages would have her become a widow at age 69. But if she chooses a husband 8 years older than she is (30), she would (on average) become a widow at age 61.

Living Arrangements

With increasing age, greater numbers of older people live alone or in group quarters. Differences in marital status have direct impact on the living arrangements of older people. It has often been noted that the elderly have different patterns of living arrangements than do younger adults, but there are substantial differences within the elderly population also. With increasing age the variety of living arrangements increases, as shown in table 2. This table shows the living arrangements by age and sex, by identifying what the relationship of the individual is to the householder. At ages 55 to 59, nearly all persons live in households; only about 1 percent of either men or women live in group quarters. (According to census terminology, a "household" consists of the person or persons occupying a housing unit. "Group quarters" are living situations that are not households, such as nursing homes or rooming houses.) The proportion of people living in group quarters, however, increases sharply with age. By age 70 to 74, about 3 percent of each sex live in group quarters. By 80 to 84, these figures increase sharply, so that 7.9 percent of men and 13.1 percent of women live outside of households. And among those 85 and over, a very substantial number live in group quarters: 27.7 percent of women and 17.0 percent of men.

[8] Goldman, Noreen, and Graham Lord. Sex Differences in Life Cycle Measures of Widowhood. Demography, Vol. 20, May 1983. pp. 177–196.

TABLE 2: LIVING ARRANGEMENTS OF PERSONS BY AGE AND SEX, 1980

SEX	AGE							
MALE	55-59	60-64	65+	65-69	70-74	75-79	80-84	85+
All Males	5,497,673	4,894,721	10,262,568	3,880,634	2,859,330	1,842,694	1,011,742	667,978
In Group Quarters	1.3%	1.3%	5.0%	1.7%	3.6%	4.3%	7.9%	17.0%
In Households	98.8%	98.7%	95.0%	98.3%	97.4%	95.7%	92.1%	83.0%
Householders or Spouse	94.1%	94.3%	89.7%	93.6%	92.2%	89.1%	83.0%	67.0%
In Families	85.1%	84.6%	74.8%	81.9%	78.4%	72.0%	62.1%	45.2%
Married, Spouse Present	82.3%	81.7%	71.8%	79.3%	75.6%	68.8%	58.2%	40.0%
In Nonfamily Households	9.0%	9.8%	14.9%	11.7%	13.8%	17.1%	20.8%	21.8%
Living Alone	8.1%	9.0%	14.1%	10.9%	13.1%	16.4%	20.1%	21.7%
Other Relatives of Householder	3.2%	3.3%	5.0%	3.5%	4.0%	5.3%	7.8%	13.6%
Children or Grandchildren	1.4%	.6%	.3%	.4%	.3%	.1%	.0	.1%
Parent of Householder	.4%	.7%	2.1%	1.0%	1.3%	2.3%	5.9%	7.7%
Males Living with Non-Relatives	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%
FEMALE								
All Females	6,153,593	5,440,083	15,235,819	4,887,335	3,952,619	2,933,351	1,908,813	1,534,701
In Group Quarters	.8%	1.1%	7.0%	1.7%	3.1%	6.3%	13.1%	27.7%
In Households	99.2%	98.9%	93.0%	98.3%	96.9%	93.7%	86.9%	72.3%
Householders or Spouse	93.5%	93.3%	80.7%	90.3%	86.9%	80.9%	69.4%	48.4%
In Families	79.0%	78.7%	62.7%	73.7%	67.8%	55.1%	43.6%	23.9%
Married, Spouse Present	69.6%	63.3%	34.7%	51.8%	39.9%	24.8%	15.0%	5.9%
In Nonfamily Households	14.5%	21.5%	37.9%	30.5%	39.1%	45.8%	45.8%	24.5%
Living Alone	13.7%	20.6%	36.9%	29.5%	38.1%	44.2%	44.7%	23.5%
Other Relatives of Householder	4.6%	5.7%	11.4%	7.1%	9.1%	12.7%	16.6%	22.0%
Children or Grandchildren	1.4%	.9%	.3%	.5%	.3%	.1%	.1%	.1%
Parent of Householder	1.3%	2.0%	5.4%	2.8%	3.9%	5.8%	8.6%	13.1%
Females Living with Non-Relatives	1.1%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.1%
TOTAL								
All Persons	11,651,267	10,134,804	25,498,386	8,767,969	6,811,949	4,775,045	2,920,554	2,192,679
In Group Quarters	1.0%	1.2%	5.8%	1.7%	3.3%	5.3%	11.3%	24.4%
In Households	99.0%	98.8%	94.2%	98.3%	97.1%	94.5%	88.7%	75.6%
Householders or Spouse	93.8%	93.1%	84.3%	91.2%	89.1%	83.8%	74.1%	54.3%
In Families	81.9%	77.1%	65.6%	69.3%	60.6%	49.3%	36.9%	19.5%
Married, Spouse Present	75.5%	71.5%	49.6%	64.0%	54.9%	43.9%	30.0%	14.5%
In Nonfamily Households	11.9%	16.1%	20.7%	22.2%	29.5%	34.5%	37.2%	30.9%
Living Alone	11.1%	15.2%	27.7%	21.3%	27.6%	33.5%	36.1%	29.0%
Other Relatives of Householder	4.0%	4.5%	8.0%	5.5%	6.9%	9.6%	13.5%	20.0%
Children or Grandchildren	1.4%	.8%	.3%	.4%	.3%	.1%	.1%	.1%
Parent of Householder	.9%	1.4%	4.1%	2.0%	2.9%	4.5%	7.0%	11.4%
Persons Living with Non-Relatives	1.2%	1.2%	1.1%	1.1%	1.1%	1.1%	1.1%	1.2%

Source: U.S. Bureau of the Census, 1980 Census of Population and Housing, Volume 1, Chapter D, Table 265.

Although the figures for the combined age group, "65 plus," would imply a shift at that age, these and other changes in living arrangements are not sudden, for they do not reflect major adjustments with retirement or sudden responses to particular ages. They are gradual, with the most substantial changes appearing for the people aged 85 and over, the "frail elderly." This group, however, also includes a wide age range, and so it probably still does not represent a radical shift in behavior when people reach the second half of their eighties. More likely it represents more rapid but still graduated changes in living arrangements from age to age, based on faster changes in need for alternative situations.

Men and women living in households still have substantially different living arrangements. For both sexes, the percent of people living in families decreases with age. However, for women, the decline is sharper, from 79.0 percent living in families at ages 55 to 59 to 59.7 percent at ages 65 to 69, to 35.1 percent at ages 75 to 79 and to only 13.9 percent in families above age 85. Slightly more men at ages 55 to 59 live in families (85.1 percent), and the decline is less steep with age. By ages 65 to 69, 81.9 percent of men still live in families; by ages 75 to 79, that figure is 72.0 percent. Even at age 85 and over, 45.3 percent of men still live in families. Most older people who live in families are married and live with their spouse.

In contrast, most of those who live with nonfamily members live alone. (The Census Bureau defines a "nonfamily household" as a household with a person living alone or with other people unrelated to one another.) The proportion of older women who live alone is much larger than the proportion of men, at all ages. Among men the percentage living alone increases from 8.1 percent at ages 55 to 59, to 10.9 percent at 65 to 69, 16.4 at 75 to 79, and 21.7 among those 85 and over. Among women, the percentage living alone at ages 55 to 59 is higher—13.7, and that increases to 29.5 at ages 65 to 69, 44.2 at ages 75 to 79, but declines to 33.3 among women 85 and older. Nearly three times as many women as men live alone (between ages 65 and 79) because so many more women are widowed.

Changes in household living arrangements are the most dramatic among the group known as the old-old or the frail elderly. Fewer women aged 85 and over live alone than do younger women. This is because relatively larger numbers of them are living in group quarters, and a substantial number are moving in with other relatives (primarily children, as seen in the proportion of women who are parents to the householder) in these ages. Among men also, at these ages, there are substantial increases in those living with their children or in group quarters.

Group quarters.—More than one-fourth of women 85 and over live in homes for the aged. The major type of group quarters in which the elderly live is homes for the aged, and therefore that category is of primary interest here. (Other types of group quarters include mental hospitals, correctional institutions, religious institutions, rooming houses, and others. It is relatively rare for the aged to live in such situations.) Table 3 shows that after age 65 for men and age 60 for women, a majority of people in group quarters in each cohort are in such homes for the aged. The percentage of all

people in the age group in homes for the aged, however, increases sharply with age. Even at age 75 to 79, only 3.5 percent of all men and 5.3 percent of all women are in homes for the aged. By age 85 and over, however, 15.2 percent of men and 25.3 percent of women are in homes for the aged.

TABLE 3: TYPE OF GROUP QUARTERS BY AGE AND SEX, 1980

Age & Sex	Type of Group Quarters: Homes for the Aged — Number	Homes for the Aged — Percent of Age Group 2/	Homes for the Aged — Percent in Homes for Aged 3/	Mental Hospitals — Number	Mental Hospitals — Percent of Age Group 2/	Mental Hospitals — Percent in Mental Hospitals 3/	Other 1/ — Number	Other 1/ — Percent of Age Group 2/	Other 1/ — Percent in Other Group Quarters 3/	Total in Group Quarters — Number	Total in Group Quarters — Percent of Age Group 2/	Total in Group Quarters — Percent in All Group Quarters 3/
MALE												
55-59	20,620	0.4%	1.4%	10,800	0.2%	4.4%	34,940	0.6%	0.9%	66,360	1.2%	1.2%
60-64	25,940	0.5	1.8	8,920	0.2	3.6	37,140	0.6	0.7	62,000	1.3	1.1
65-69	40,360	1.0	2.8	8,040	0.2	3.4	19,480	0.5	0.5	67,880	1.7	1.2
70-74	51,680	1.9	3.6	5,960	0.2	2.5	14,580	0.5	0.4	73,220	2.6	1.3
75-79	63,740	3.5	4.5	3,740	0.2	1.6	10,820	0.6	0.3	78,300	4.3	1.4
80-84	67,220	6.6	4.7	3,000	0.3	1.3	9,900	1.0	0.2	80,120	7.9	1.4
85+	101,760	15.2	7.2	2,440	0.4	1.0	9,740	1.4	0.2	113,940	17.0	2.0
FEMALE												
55-59	22,740	0.4	1.4	6,920	0.1	2.9	18,640	0.3	0.5	48,300	0.8	0.9
60-64	30,960	0.6	2.2	7,360	0.1	3.1	19,640	0.4	0.5	58,000	1.1	1.0
65-69	52,940	1.1	3.7	7,540	0.2	3.2	21,660	0.4	0.3	82,140	1.7	1.5
70-74	94,760	2.4	6.7	6,200	0.2	2.6	22,820	0.6	0.6	123,780	3.1	2.2
75-79	155,040	5.3	10.9	5,560	0.2	2.3	24,920	0.8	0.6	185,520	6.3	3.3
80-84	219,260	11.5	15.4	3,960	0.2	1.7	25,740	1.3	0.6	248,960	13.1	4.4
85+	385,980	25.3	27.1	4,880	0.3	2.1	31,080	2.1	0.8	421,940	27.7	7.5
TOTAL												
55-59	43,360	0.4	3.0	17,720	0.2	7.5	53,580	0.5	1.4	114,660	1.0	2.0
60-64	56,900	0.6	4.0	16,280	0.2	6.9	46,780	0.5	1.2	119,960	1.3	2.1
65-69	93,320	1.1	6.6	15,580	0.2	6.6	41,140	0.5	1.0	150,040	1.7	2.7
70-74	146,440	2.1	10.3	12,160	0.2	5.1	37,400	0.5	0.9	196,000	2.9	3.5
75-79	218,780	4.6	15.4	9,300	0.2	3.9	35,740	0.7	0.9	263,820	5.5	4.7
80-84	286,480	9.8	20.1	6,960	0.2	2.9	35,640	1.2	0.9	329,080	11.3	5.8
85+	487,740	22.2	34.3	7,340	0.3	3.1	40,820	1.9	1.0	535,900	24.4	9.5

1/ Includes Correctional Institutions, Military Quarters, College Dormitories, Rooming Houses and Other Group Quarters.

2/ Percent of all persons in each age and sex group who are living in the specified type of group quarters.

3/ Percent of all persons 15 and over living in the specified type of group quarters who are in each age and sex group.

SOURCE: U. S. Bureau of the Census, 1980 Census of Population and Housing, Public Use Microdata Sample, special tabulation.

There are many more older women than older men living in homes for the aged, particularly in the highest age groups. Of all persons living in homes for the aged, 27.1 percent are women age 85 and over. Over half of all residents are women age 75 and over. Men in this age range are only a little more than 16 percent of all residents in homes for the aged. Altogether, greater than two-thirds of the population in homes for the aged are women.

The percentage of people in other types of group quarters housing also increases with age, more sharply for women than for men. This primarily reflects increased numbers of women in rooming houses.

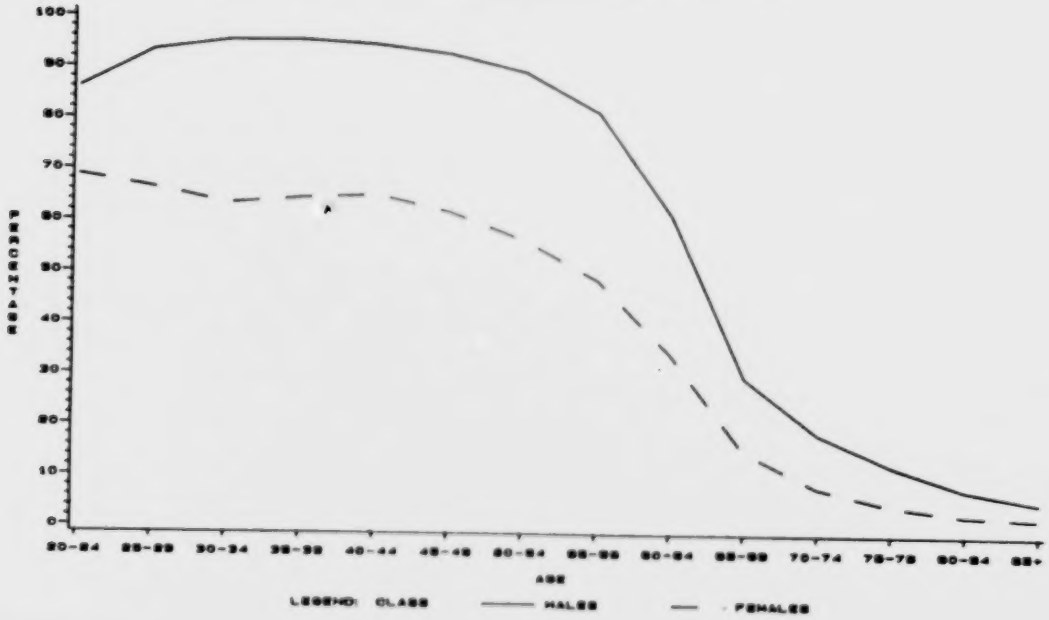
Chapter 2

INCOME STATUS

Labor Force Participation

Labor force participation of both men and women drops off sharply with increasing age. (According to census definition, persons are labor force participants if they are either: (1) currently employed, or (2) actively seeking work and available to work. The labor force participation rate is the percent of people in a specified group who meet these criteria.) Figure 5 shows that, among men, in 1980 the labor force participation rate was highest at ages 45 to 49, and declined steadily at older ages, with particularly sharp drops for each older cohort after the mid-50's. Thus, by ages 65 to 69, less than a third of all men continued to work, and by ages 80 to 84, less than a tenth were working. The differences in the population of men aged 65 and over are particularly interesting, for the labor force participation rate continues to decline as steeply as at earlier ages.

FIGURE 9: LABOR FORCE PARTICIPATION RATES BY AGE AND SEX: 1990



SOURCE: U.S. BUREAU OF THE CENSUS. 1990 CENSUS OF POPULATION AND HOUSING. PUBLIC USE MICRODATA SAMPLE. SPECIAL TABULATIONS.

Labor force participation rates among women are lower than those among men, although they follow the same general pattern of decline with increasing age. However, the decline starts with the very youngest age group (age 20 to 24), where nearly 70 percent of all women are working. By ages 55 to 59, this declines to just under half of all women. Labor force participation rates among women from their mid-50's on are about half the rates of men.

In interpreting these labor force participation rates, it is particularly important to keep in mind the problems discussed earlier about the processes of aging and cohort succession. These rates surely reflect declining labor force participation as part of the experience of aging but they also reflect significant differences among cohorts. Each younger cohort today is behaving differently from its predecessors. Labor force participation among young men has been declining slightly over the last 25 years. Among young women, it has been increasing rapidly.[6] The younger cohorts are unlikely to behave in precisely the manner that this figure would imply if the data were interpreted as solely reflecting the aging process.

Household Income

The household income of the elderly population has often been contrasted to that of other households, with rather dramatic results. (Household income will be used for this discussion, rather than income of the families or individuals within the households.) Other studies have noted that following retirement, income can drop by as much as a third to a half.[7] However, most comparisons focus on the difference between all persons 65 and older from other adults or from persons immediately before retirement age. As in the case with living arrangements, however, there are continued changes with increasing age and important differences within the elderly population. These differences are related to the varied living arrangements, and in combination these two characteristics have important implications for the resources different groups have available for food, shelter, and other expenses.

Median income

The median incomes of older people are substantially lower than those of younger adults. In addition, there are marked differences between groups within the elderly population. Table 4 shows the median household income for householders of different ages and by sex, according to their living arrangements. The categories of living arrangements in this table vary slightly from the preceding tables, because the unit of analysis is the householder rather than the individual. (A "householder" is a person in whose name a home is owned or rented. There is only one householder for any household, according to statistical rules imposed by the Census Bureau.) Among all households with male householders, median incomes for

[6] U.S. Bureau of the Census. Statistical Abstract of the United States: 1984. 104th edition. Washington, DC, 1983.

[7] Soldo, America's Elderly in the 1980's; U.S. Congress. Senate. Special Committee on Aging. Developments in Aging, 1983. S. Rept. No. 98-360, 98th Cong. 2d Sess. Washington, U.S. Govt. Print. Off., 1984.

those ages 65 to 69 are 56.2 percent of the income for men ages 55 to 59. For households with female householders aged 65 to 69, the disparity is actually slightly less, at 60.2 percent of the income of those 55 to 59. This age differential in household income is relatively consistent among all the different types of living arrangements.

TABLE 4: MEDIAN HOUSEHOLD INCOME FOR DIFFERENT LIVING ARRANGEMENTS, BY SEX AND AGE OF HOUSEHOLDER, 1980

Sex and Living Arrangements	Age							
	25-64	55-59	60-64	65-69	70-74	75-79	80-84	85+
MALE								
Living Alone	$13,800	$11,600	$ 8,900	$ 6,400	$ 5,600	$ 5,200	$ 5,000	$ 4,800
Living with Spouse	24,000	25,400	21,000	14,600	12,000	10,000	9,600	8,900
Living with Sibling	21,500	20,000	17,300	14,100	12,100	11,400	10,600	9,900
Living with Children	19,400	21,300	19,700	16,000	14,600	14,900	14,500	14,600
Living with Other Relatives	18,400	17,000	14,200	11,700	11,000	11,000	11,000	12,500
Living with Nonrelatives	22,300	18,200	15,500	11,800	10,900	10,400	10,900	11,400
Total	22,800	24,000	19,700	13,500	11,000	9,500	8,600	7,600
FEMALE								
Living Alone	$ 9,700	$ 8,300	$ 6,800	$ 5,400	$ 4,900	$ 4,600	$ 4,400	$ 4,100
Living with Spouse	23,900	23,400	18,500	14,400	11,800	10,800	10,600	10,200
Living with Sibling	18,000	17,000	14,800	12,600	11,400	10,900	10,200	9,800
Living with Children	10,600	14,400	15,000	14,300	13,700	13,400	13,000	11,900
Living with Other Relatives	12,800	11,700	10,500	8,900	8,900	9,300	10,200	10,100
Living with nonrelatives	20,400	16,800	14,200	12,300	11,800	11,500	11,100	11,100
Total	11,400	11,300	9,100	6,800	5,900	5,200	4,900	4,700

Source: U. S. Bureau of the Census, 1980 Census of Population and Housing, Public Use Microdata Sample, special tabulations.

The levels of median income for different types of living arrangements, however, are not consistent. Elderly householders living with their children have substantially higher household income than persons in any other type of living arrangement, and the differences increase with age. At all ages, men and women living alone have by far the lowest median income. In fact, next to women living alone, men living alone have the lowest median incomes of any group shown. Among households of male householders ages 65 to 69, those who are living with children clearly have the highest level of median household income, at $16,000. Men living with their spouse enjoy the second highest level, $14,600. Men living alone have the smallest median household income, at $6,400. The differences are similar among female householders, except that at ages 65–69 female householders living with their spouses show the highest median household income, at $14,400. However, at older ages, female householders living with children have the highest incomes.[8]

Household income levels are consistently lower for each older cohort, and the changes start even earlier than age 65. Although households headed by persons 65 to 69 have much lower incomes than those of persons aged 55 to 59, the figures show that this is not a one-time reduction of income associated with attaining age 65. A note of caution: these figures cannot be interpreted as indicating that any given household's income will decline steadily as its head ages. Again, because the data are cross-sectional they indicate simply that in 1980, households that were headed by someone aged 60 to 64 on average had less income than households headed by someone aged 55 to 59. They do not indicate that those latter households will have less and less income as the 55 to 59 year old men age, for only by obtaining repeated observations of those men's incomes can such assertions be supported.

Nevertheless, these data do show that each older cohort has less income available than the preceding one, and that relationship pertains to all types of living arrangements for both male and female householders. Most likely, those lower levels reflect both declining income with age and lower lifetime levels of income of the older cohorts, as was shown in an earlier section of this study. In these respects, the pattern appears likely to continue, since the next cohorts that will enter the aged designation of 65 and over show the same pattern of lower income at higher ages.

An interesting aspect of this table is the relationship between incomes of householders living alone and those living with a spouse. As noted, within the same age groups, the median household incomes of male householders living with a spouse are much higher than those of either male or female householders living alone. And, they are still higher than the incomes of male or female householders living alone in the next older cohort. Part of this difference results from additional payments from Social Security and Supplemental Security Income for spouses. The category of householders

[8] Ninety-six percent of married couple households in which both husband and wife are present are designated as having a male householder (because people identified themselves this way on the census questionnaire). Consequently, less attention will be paid to the category of female householders living with spouse for the remainder of the analysis since they represent so few married couple households.

living alone includes some persons who have never married and who may have had a lifetime of very low incomes. However, for these age groups, the category living alone includes a large proportion of widows and widowers. (An indication of this can be seen in the earlier figures showing marital status by age. For women, at all ages from 55 on up, there are many more widowed persons than persons never married. The same is the case among men above age 65.) Thus, a comparison of the median household incomes of householders living with a spouse with those of individuals living alone provides a somewhat tenuous indicator of the effects of losing a spouse on a family's income. It has been estimated that a surviving spouse needs two-thirds to three-fourths of the couple's previous income to maintain a similar standard of living.[9] The needs of a smaller household are clearly less than of a larger one. Nevertheless, the differences in income shown in this table are very large.

The assumptions in this characterization of the situation are clearly many: That the woman is also aged 65 to 69; that her income declines immediately; that it would decline to the average of all other women living alone, many of whom might have been living alone for many years or never married; that there is no differential mortality for husbands at lower income levels; and that widowhood and divorce operate in the same manner. Nevertheless, it is an indication that the effects of losing a spouse on household income are very great. This effect has been documented for households in general to the extent that it has been shown that a major cause for households falling into poverty is a change in household composition, primarily the loss of a spouse.[10]

Sources of income

The most common source of income among the elderly is Social Security; the next most common is interest, dividends, and rental (asset-related) income. Table 5 shows the percentage of families or unrelated individuals receiving income from various sources. These figures refer to income received in 1979, the calendar year prior to the 1980 census. The table highlights several interesting patterns of income recipiency among these cohorts.

[9] President's Commission on Pension Policy. Coming of Age: Toward a National Retirement Income Policy. Washington, DC, February 26, 1981.

[10] Duncan, Greg. Years of Poverty, Years of Plenty. Ann Arbor, University of Michigan, 1984.

TABLE 5. Percentage Receiving Different Sources of Income by Age for Families and Unrelated Individuals, 1980

Age 1/	Percent receiving income source				
	Earnings	Asset-related 2/	Social security	Public assistance	All other
FAMILIES					
55-59	93.1	52.5	18.0	6.8	29.2
60-64	84.2	56.3	40.3	7.5	36.1
65-69	62.3	58.9	83.6	9.8	44.2
70-74	47.2	58.8	91.6	11.0	42.5
75-79	38.8	57.3	93.2	12.5	37.9
80-84	34.3	57.1	92.5	12.5	38.7
85+	34.4	55.3	91.8	15.3	37.8
UNRELATED INDIVIDUALS					
55-59	70.2	38.5	12.5	8.5	22.2
60-64	54.5	42.0	42.4	9.7	25.6
65-69	29.8	45.3	81.9	11.8	28.9
70-74	17.3	46.3	87.8	12.3	27.4
75-79	11.6	46.0	88.5	12.5	25.7
80-84	8.6	46.4	88.0	12.7	24.7
85+	6.9	45.3	87.7	14.7	20.7

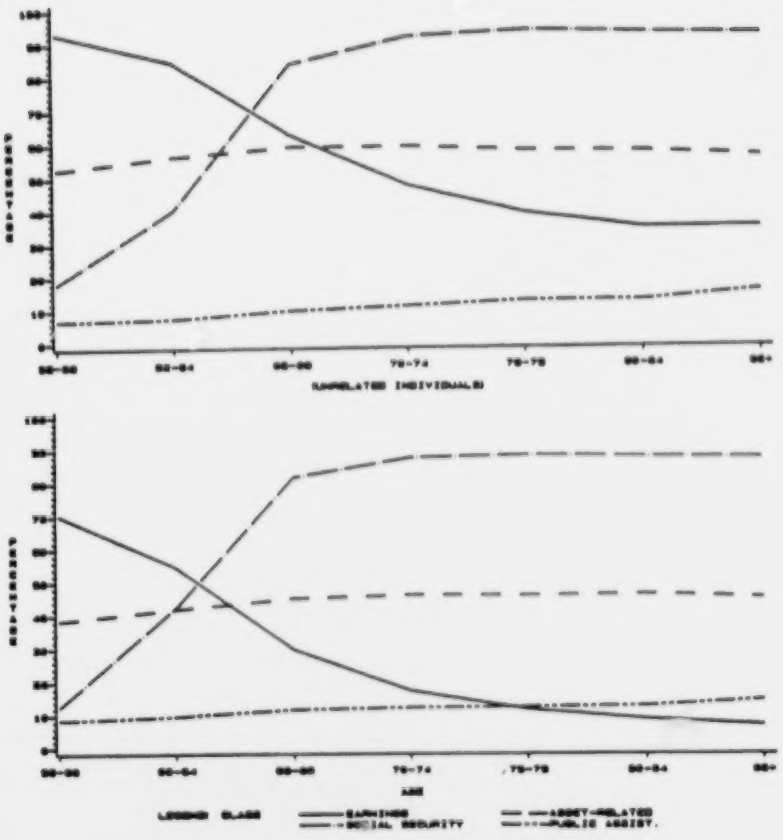
SOURCE: U.S. Bureau of the Census, 1980 Census of Population and Housing, Public Use Microdata Sample, special tabulations.

1/ Age of family head or age of unrelated individuals.

2/ Interest, dividends, or net rental income.

The first point to be made about these data is a technical one. A comparison of the percentages of persons in each cohort who receive earnings with the rates of labor force participation shown earlier in figure 5 appears to show a discrepancy in that for each cohort, the labor force participation rates are much lower. Two factors may contribute to this apparent inconsistency. First, the labor force data are for individuals and the income data (in the first panel of data) are for families. Thus, if any member of the family claimed income from earnings, the family would be included. That the income data on unrelated individuals are closer to the labor force participation rates lends credence to this factor's contribution to the discrepancy. Second, the earnings data were collected to refer to an entire calendar year; if individuals receive any such income during the course of a year, they are counted. In contrast, the labor force data refer only to the precise time the census was taken—April 1, 1980. Persons who worked only intermittently would be likely to be included as receiving earnings but less likely to be counted as in the labor force.

Patterns of income recipiency vary in consistent patterns among the cohorts shown here. Members of each older cohort are increasingly less likely to receive income from earnings. Income from assets does not vary as much, though a higher percentage of people in their late 60's receive it than do any other age groups. Each older cohort is more likely to receive Social Security, until the cohort aged 75 to 79. From the late 50's to the late 60's, the probability of recipiency increases rapidly with age, but then levels off in the late 70's. People aged 85 and over are slightly less likely to receive Social Security, which probably reflects cohort differences in developing lifetime patterns of eligibility for this relatively recent program. Nevertheless, in each of the cohorts after the major eligibility ages of 62 and 65, a strong majority of people receive Social Security. Figure 6 demonstrates these shifts in types of income received by age for families and unrelated individuals.



Source: U. S. Bureau of the Census, 1980 Census of Population and Housing, Public Use Microdata Sample, special tabulations.

Finally, each older cohort is more likely to receive some income from public assistance; in these age groups, the primary source of such income is Supplemental Security Income. The higher probability of recipiency in the older cohorts reflects their lower incomes, discussed earlier. Families and unrelated individuals are about equally likely to receive public assistance, particularly among the older cohorts. This is interesting particularly in light of the fact that families are substantially more likely to receive any other source of income than are unrelated individuals.

Poverty among the elderly

Just as median incomes of elderly households decline with increasing age, poverty increases sharply with age. The different types of income different cohorts receive also reflect different amounts. Among older cohorts, there are fewer earners and more Social Security and Supplemental Security Income recipients, but the latter sources of income do not fully replace the lost earnings.

An indicator of the level of need in a population is the incidence of poverty. (The Census Bureau classifies families or unrelated individuals as being in poverty if their total cash income falls below a specified threshold. The threshold varies by family size and is updated annually to account for inflation. These thresholds are the official poverty definition mandated by the U.S. Office of Management and Budget.) Table 6 shows several important aspects of poverty in the elderly population. First, it clarifies that poverty in the elderly population is substantially higher than among the remaining adult population. In 1982 and 1983, the poverty rate among the elderly was lower than that of the total population. This comparison, however, includes children and young adults. When the elderly are compared to only the remaining adult population, their poverty rate is higher. This is the case even though poverty among the aged has declined since 1980.[11] Among all households with male householders, the poverty rate for those aged 25 to 64 was 6.3 percent in 1980. For those over age 65, the rate was 10.7 percent. For female headed households, the comparable figures were 23.3 percent and 26.2 percent.

[11] U.S. Bureau of the Census. Current Population Reports. Series P-60, No. 147. Characteristics of the Population Below the Poverty Level: 1983. Washington, U.S. Govt. Print. Off., 1985. p. 2.

TABLE 6. Poverty Status by Living Arrangements, Age, and Sex of Householder, Percent Below Poverty, 1980

Sex and living arrangements	Age							
	25-64	55-59	60-64	65-69	70-74	75-79	80-84	85+
MALE								
Living Alone	12.2	18.1	21.7	20.8	23.8	23.2	24.1	26.9
Living with Spouse	5.3	4.4	5.5	6.3	7.6	9.8	10.5	12.4
Living with Sibling	7.8	7.9	8.4	7.3	8.3	10.0	7.8	8.0
Living with Children	12.1	10.2	9.9	12.0	13.4	12.2	11.3	10.5
Living with Other Relatives	8.6	8.8	13.3	15.8	14.3	16.3	15.5	13.8
Living with Nonrelatives	11.4	16.8	20.9	20.6	21.2	22.7	21.7	24.5
Total	6.3	5.9	7.4	8.4	10.3	13.0	14.1	17.2
FEMALE								
Living Alone	19.6	24.9	27.8	26.1	27.4	30.1	33.1	39.6
Living with Spouse	7.1	6.1	7.1	6.7	8.2	10.0	10.7	15.2
Living with Sibling	9.6	10.4	9.5	7.1	7.1	7.5	7.7	10.1
Living with Children	31.7	17.0	14.1	12.6	12.4	13.1	11.8	11.3
Living with Other Relatives	18.7	21.7	23.0	26.4	25.8	24.0	18.8	17.3
Living with Nonrelatives	16.6	27.3	32.0	29.1	27.5	28.6	31.2	34.1
Total	23.3	20.4	23.1	22.8	24.5	27.0	29.5	34.1
TOTAL								
Living Alone	15.9	22.3	26.2	24.9	26.7	29.2	31.4	36.8
Living with Spouse	5.3	4.3	5.6	6.4	7.6	9.9	10.5	12.4
Living with Sibling	8.6	9.4	9.1	7.1	7.4	8.0	7.7	9.7
Living with Children	28.8	15.8	13.3	12.5	12.6	13.1	11.7	11.1
Living with Other Relatives	14.5	18.1	21.1	24.5	23.7	22.6	18.1	16.4
Living with Nonrelatives	13.1	22.0	26.9	25.8	25.5	26.9	28.6	31.4
Total	10.1	9.5	12.0	13.6	16.4	20.1	22.8	27.3

SOURCE: U.S. Bureau of the Census, 1980 Census of Population and Housing, Public Use Microdata Sample, special tabulations.

Table 6 also demonstrates that the incidence of poverty generally rises with age. Again, there are no two specific age groups between which the increase is most dramatic; there appears to be a fairly constant increase from cohort to cohort, and—with few exceptions—in all types of living arrangements. Among households headed by men aged 65 to 69, the poverty rate is 42 percent higher than among those headed by men aged 55 to 59 (8.4 and 5.9 percent, respectively). For households headed by women, the excess is somewhat lower, at 12 percent (22.8 and 20.4 percent, respectively). The percent increase from age to age for women will naturally be smaller than for men because the rates themselves are so much higher for women. In fact, the difference in the rates between different ages for women and for men are similar.

Poverty rates are higher among older cohorts. Households headed by men aged 75 to 79 are 55 percent more likely to be in poverty than those headed by men aged 65 to 69 (13.0 and 8.4 percent, respectively); the relationship for households headed by women of the same ages, 18 percent (27.0 and 22.8 percent, respectively, in poverty). Among the frail elderly, poverty reaches its highest rates; households headed by such males are more than twice as likely to be in poverty than in households headed by men aged 65 to 69. Among such households headed by women, the likelihood is 50 percent greater.

The table also shows very different rates of poverty according to type of household, at any age. In general, among male headed households with heads aged 55 through 69, the incidence of poverty when the man is living alone is about four times higher than for men living with a spouse. At older ages, the differential by household type is somewhat reduced, because the rate of poverty in married couple households increases faster with age. The pattern among female headed households is similar. Nevertheless, even among the frail elderly, the incidence of poverty among people living alone is still two to three times as high as it is among married couple households. Women who live alone have the highest rates of poverty; men who live alone also have very high rates. In addition, men and women living with nonrelatives also have very high poverty rates.

In households where the householder is neither living with a spouse nor living alone, but is living with a sibling, with children, or with other relatives, the poverty rate tends to fall in between the levels already mentioned. These householders have available to them the income other household members can provide, and so would be expected to be closer to those of married couples. However, often when people are living with persons other than a spouse it is because either or both parties need to pool income in order to make ends meet.[12]

Table 7 shows similar information for households in near-poverty, whose income is under 125 percent of the poverty rate. These data show similar relationships between the different age groups and between types of households according to composition and sex of head. The incidence of near poverty among the elderly popula-

[12] Schulz, James H. The Economics of Aging. Belmont, CA, Wadsworth Publishing Co., 1980.

tion is higher than for the remainder of the adult population. The differences are most noticeable among households where either a man or a woman is living alone (with near poverty rates of 44.6 and 58.7 percent at age 85 and over, respectively) and in female headed households of all types (51.0 percent age 85 and over in near poverty).

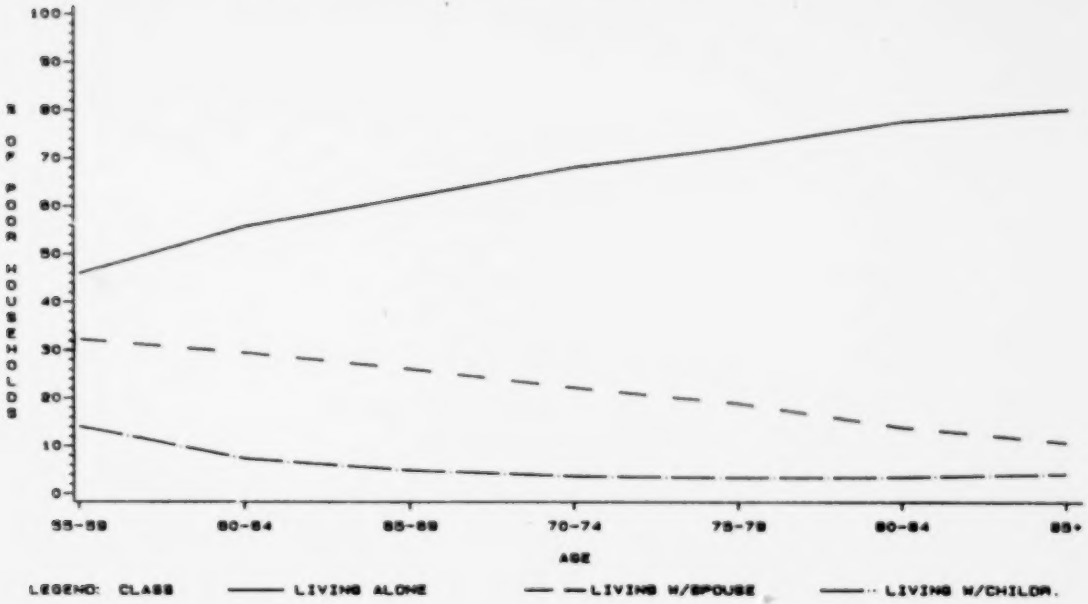
TABLE 7: Poverty Status by Living Arrangements, Age, and Sex of Householder, Percent Below 125 Percent of Poverty, 1980

Sex and Living arrangements	Age							
	25-44	55-59	60-64	65-69	70-74	75-79	80-84	85+
MALE								
Living Alone	15.6	23.5	29.2	33.0	37.5	40.1	40.5	44.6
Living with Spouse	7.9	6.4	9.3	10.3	13.0	16.6	18.1	21.7
Living with Sibling	10.8	11.4	13.4	12.7	14.8	17.2	18.7	16.4
Living with Children	16.3	13.2	14.5	16.8	20.1	17.6	18.0	16.8
Living with Other Relatives	12.1	13.7	19.6	22.2	22.5	24.5	21.3	21.1
Living with Nonrelatives	14.6	22.3	29.0	33.0	35.8	39.6	38.0	39.5
Total	9.0	8.2	10.8	13.5	17.0	21.4	24.0	29.1
FEMALE								
Living Alone	24.6	30.8	33.9	39.5	43.7	48.9	52.9	58.7
Living with Spouse	10.2	9.2	11.0	10.5	13.5	16.4	17.2	22.6
Living with Sibling	14.0	15.1	16.0	14.3	14.0	15.5	15.8	17.9
Living with Children	19.5	23.0	19.7	19.0	18.9	18.6	18.6	19.5
Living with Other Relatives	24.4	28.0	30.0	34.3	35.0	32.4	25.9	25.3
Living with Nonrelatives	31.0	33.4	39.4	41.3	43.0	45.1	44.6	49.2
Total	29.3	26.0	30.3	34.4	38.9	43.7	47.0	51.0
TOTAL								
Living Alone	20.1	28.3	34.1	38.1	42.3	47.3	50.5	55.5
Living with Spouse	7.9	6.5	8.4	10.4	13.0	16.6	18.1	21.7
Living with Sibling	12.3	13.5	15.1	13.8	14.2	15.9	16.4	17.6
Living with Children	36.1	21.2	18.7	18.6	19.1	18.4	18.5	18.9
Living with Other Relatives	19.3	24.0	28.0	32.2	32.7	31.0	25.0	24.2
Living with Nonrelatives	16.8	27.7	34.7	38.0	40.7	43.5	44.2	46.4
Total	13.6	12.6	16.5	21.0	26.3	32.7	37.0	42.1

SOURCE: U.S. Bureau of the Census, 1980 Census of Population and Housing, Public Use Microdata Sample, special tabulations.

Figure 7 demonstrates that the majority of poor households among the aged consist of people living alone. With increasing age, a declining percentage of poor households are people living with a spouse. Table 8 shows the composition of poverty in the different groups. By far, the preponderance of poverty among older women at all ages is among those who live alone. At ages 55 to 59, 63.0 percent of women in poverty live alone. But by age 85 and over, 80.6 percent of the poor women live alone.

FIGURE 7: PERCENT OF HOUSEHOLDS IN POVERTY ACCORDING TO SPECIFIED LIVING ARRANGEMENTS, BY AGE: 1980



Source: U. S. Bureau of the Census, 1980 Census of Population and Housing, Public Use Microdata Sample, special tabulations.

TABLE 8: Composition of Households in Poverty According to Living Arrangements, Age, and Sex of Householder, 1980

Sex and living arrangements	Age							
	25-64	55-59	60-64	65-69	70-74	75-79	80-84	85+
MALE								
Living Alone	20.2	27.0	28.9	30.0	34.4	37.0	43.1	51.5
Living with Spouse	69.7	65.0	64.5	64.0	60.3	58.0	51.5	41.0
Living with Sibling	0.7	0.7	0.7	0.7	0.7	0.7	0.5	0.5
Living with Children	4.1	3.5	2.4	2.3	2.2	1.9	2.4	3.9
Living with Other Relatives	0.8	0.9	0.9	0.9	0.8	0.8	0.8	0.9
Living with Nonrelatives	4.6	2.9	2.6	2.2	1.6	1.5	1.6	2.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
FEMALE								
Living Alone	30.8	63.0	76.7	83.0	77.9	89.4	91.0	90.6
Living with Spouse	3.1	3.0	2.4	1.7	4.0	0.9	0.5	0.4
Living with Sibling	0.7	1.2	1.2	1.1	3.7	0.9	0.8	0.8
Living with Children	39.8	23.6	11.1	6.6	9.0	4.1	4.0	4.5
Living with Other Relatives	2.2	5.2	5.0	4.6	3.2	2.4	1.4	1.1
Living with Nonrelatives	3.2	4.0	3.6	3.1	2.2	2.2	2.2	2.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
TOTAL								
Living Alone	25.7	46.0	55.9	62.2	68.5	72.8	78.2	80.6
Living with Spouse	35.4	32.2	29.4	26.1	22.3	19.0	14.2	10.8
Living with Sibling	0.7	0.9	1.0	0.9	0.9	0.9	0.8	0.7
Living with Children	32.8	14.1	7.3	4.9	3.7	3.4	3.6	4.3
Living with Other Relatives	1.5	3.2	3.2	3.1	2.5	1.9	1.3	1.1
Living with Nonrelatives	3.9	3.5	3.2	2.7	2.2	2.0	2.0	2.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

SOURCE: U.S. Bureau of the Census, 1980 Census of Population and Housing, Public Use Microdata Sample, special tabulations.

With age, more of the women in poverty are alone; the next largest group is those living with their children, but the proportion of women in poverty who live with children declines with age. This table does not include persons living in group quarters; if these people have lower incomes on average than their peers in households, this tabulation will not reflect a substantial portion of the elderly in poverty living in such arrangements. Studies have shown that people without a spouse are much more likely to spend time in nursing homes.[13]

Among older men, also, in each older age group those who live alone form an increasingly larger share of those in poverty, rising from 27.0 percent at ages 35 to 59 to 51.5 percent at above age 85. A large percentage of men in poverty live with their spouses. This percentage steadily declines from 65.0 percent at ages 55 to 59 to 41.0 percent above age 85. This decline may reflect a relatively higher percentage of dissolution of marriages by death or divorce (though the latter is minimal at these ages) among families with lower incomes, so that survivors at later ages live alone or with other persons.

Income/need ratio

Women and the frail elderly have lower incomes relative to their needs than do other elderly persons. Examining poverty rates provides somewhat limited information, for it shows only how many people are above and below a specific income level. Another way to examine need is to compare a person's income to his poverty threshold. The poverty level is designed to be an indicator of need; the threshold for a family or individual is adjusted for family size and is conceptualized to reflect the level of need for a family. The ratio of a family's actual income to the poverty threshold level (for a family of its size and characteristics) is known as the income/need ratio. It shows not only whether a family's income is above or below the poverty level, but also by how much. For example, a family whose income is 200 percent of the poverty threshold has income twice as high as the poverty level and is substantially better off than a family whose income is 110 percent of the poverty threshold, even though both are above the poverty level.

Table 9 shows the income/need ratios for families and unrelated individuals. This table confirms and elaborates on several of the points made about the data in table 6 that showed poverty rates. First, women living as unrelated individuals show substantially lower income/need ratios than either male unrelated individuals or persons living in families. In all age cohorts, these women are three to four times more likely to have incomes below 75 percent of the poverty threshold than are persons in the male headed families. They are up to 40 percent more likely to be in this situation than are male unrelated individuals. Among all cohorts over age 65, in comparison to male headed families, fewer than half as many female unrelated individuals have incomes that are at least double the poverty threshold. And, as would be expected, they are

[13] De Vita, Carol J. The Older Institutionalized Population: A Sociodemographic Profile. Working Paper No. 5, AoA Grant No. 90-A-1681, Washington, Center for Population Research, Georgetown University, 1979.

much less likely to have incomes this high than are male unrelated individuals.

TABLE 9. Income as a Percent of Poverty Threshold by Age for Families and Unrelated Individuals, by Sex: 1980

Type, age, and sex of head or unrelated individual	Total number (thousands)	Income as a percent of poverty threshold					
		Below poverty		Above poverty			
		Below 75%	75-99%	100-124%	125-149%	150-199%	200% and over
		FAMILIES					
Male Headed							
55-59	4,671	3.1	1.5	2.1	2.2	5.3	85.8
60-64	3,955	3.5	2.2	2.9	3.1	7.3	81.0
65-69	3,174	3.4	3.1	4.1	4.9	11.4	73.2
70-74	2,220	3.7	4.1	5.4	6.7	14.9	65.2
75-79	1,301	4.4	5.6	6.7	8.3	16.6	58.4
80-84	612	4.8	5.8	7.6	9.8	18.2	53.8
85+	295	5.8	6.4	8.9	10.6	18.7	49.6
Female Headed							
55-59	580	11.7	5.5	5.9	5.8	11.6	59.4
60-64	462	10.0	5.2	6.0	5.7	11.9	61.1
65-69	385	9.2	5.3	6.8	6.7	12.3	59.7
70-74	308	8.4	5.4	7.1	7.1	13.1	58.9
75-79	247	7.9	5.3	7.2	7.5	13.5	58.6
80-84	164	6.6	5.3	7.1	7.8	13.7	59.4
85+	120	6.7	5.1	8.1	8.5	14.3	57.2

TABLE 9: Income as a Percent of Poverty Threshold by Age for Families Unrelated Individuals, by Sex: 1980—Continued

Type, age, and sex of head or unrelated individual	Total number (thousands)	Income as a percent of poverty threshold					
		Below poverty		Above poverty			
		Below 75%	75-99%	100-124%	125-149%	150-199%	200% and over
UNRELATED INDIVIDUALS							
Males							
55-59	571	13.8	5.9	5.6	4.7	7.6	62.3
60-64	518	15.6	7.7	7.7	6.0	9.3	53.7
65-69	500	11.6	10.4	12.6	9.1	12.2	44.1
70-74	432	12.7	12.0	14.1	10.5	13.3	37.6
75-79	337	13.0	13.1	15.2	10.7	13.7	34.2
80-84	224	12.5	12.4	16.7	12.1	14.1	32.3
85+	163	14.7	12.9	17.9	11.8	13.1	29.6
Females							
55-59	955	18.9	7.5	6.0	5.2	10.5	51.9
60-64	1,230	18.0	10.8	8.1	6.6	12.3	44.1
65-69	1,543	12.5	14.2	13.4	9.7	13.1	37.1
70-74	1,590	12.6	15.2	16.3	11.2	13.2	31.5
75-79	1,369	14.1	16.4	18.7	11.3	13.5	27.0
80-84	899	15.7	17.7	19.6	11.5	12.0	23.5
85+	541	20.5	19.4	18.9	10.6	10.2	20.5

SOURCE: U.S. Bureau of the Census, 1980 Census of Population and Housing, Public Use Microdata Sample, special tabulations.

Second, regardless of their family type, each older cohort is less likely to have an income that is at least 200 percent of the poverty threshold. And, each is more likely to have lower income/need ratios. The range of income/need ratios that show the greatest differences among cohorts seem to be those around poverty—from 75 to 125 percent of poverty. Among male unrelated individuals, more than three times as many in the 85 and over cohort have income/need ratios of 100 to 125 percent as do those in the 55 to 59 cohort. More than twice as many are in the 75 to 100 percent range in the older cohort. This situation is similar among female unrelated individuals. Among male headed families, the difference between these cohorts is even greater, but this is in part because of the very low levels of such families in these categories to begin with.

Chapter 3

LIVING CONDITIONS

The conditions under which the elderly are housed are a reflection of their general living conditions. The remainder of this study presents information available from the 1980 census on a few aspects of the adequacy of these circumstances. The issues that are addressed include housing tenure, housing costs related to household income, age of the structure, when people moved into their housing, living density, and adequacy of the facilities as reflected in telephone access and completeness of kitchen facilities.

Tenure

With increasing age, larger proportions of older people rent their homes. The Census Bureau classifies occupied housing units according to whether they are owned or rented; the classification is called "housing tenure." Overall, more elderly people own their homes than rent, but there are wide variations in patterns of tenure, depending on age, sex, and living arrangements. Table 10 shows that male householders are more likely at all ages to own their homes than are female householders of the same age. Up to age 80 among male householders and for all female householders, the elderly are more likely to own than are householders aged 25 to 64. However, people of either sex who live alone are more likely to rent than are married persons.

At higher ages, householders of either sex are increasingly likely to be renters. This may indicate that with increasing age people are likely to move into rental housing. However, it could also indicate that the younger cohorts over the course of their lifetimes have been increasingly more likely to purchase their own housing.

(43)

TABLE 10: HOUSING TENURE FOR SPECIFIED LIVING ARRANGEMENTS, BY AGE AND SEX OF HOUSEHOLDER, 1980: Percentages

AGE and SEX	TENURE	NUMBER of HOUSEHOLDS	LIVING ARRANGEMENTS: Living Alone	Living with Spouse	Living with Sibling	Living with Children	Living with Other Relatives	Living with Nonrelatives	TOTAL
MALE									
25-64	Own	26,100,960	28.2%	77.6%	44.9%	53.7%	54.5%	37.5%	70.0%
	Rent	11,149,680	71.8%	22.4%	55.1%	46.3%	45.5%	72.5%	30.0%
55-59	Own	3,193,130	36.2%	85.5%	66.7%	65.7%	61.7%	43.1%	80.0%
	Rent	799,840	63.8%	14.5%	33.3%	34.3%	37.3%	56.9%	20.0%
60-64	Own	2,656,760	40.3%	84.5%	69.4%	68.2%	65.3%	41.3%	79.1%
	Rent	700,760	59.7%	15.5%	30.6%	31.8%	34.7%	58.7%	20.9%
65-69	Own	2,094,940	43.9%	82.4%	67.0%	70.6%	60.0%	43.7%	76.8%
	Rent	632,140	56.1%	17.6%	33.0%	29.4%	40.0%	56.3%	23.2%
70-74	Own	1,660,260	46.2%	79.8%	65.9%	69.1%	63.1%	48.0%	74.0%
	Rent	512,740	53.8%	20.2%	34.1%	30.9%	36.9%	52.0%	26.0%
75-79	Own	860,980	48.8%	76.0%	66.9%	73.0%	66.1%	47.8%	70.7%
	Rent	365,860	51.2%	24.0%	33.1%	27.0%	33.9%	52.2%	29.8%
80-84	Own	422,330	51.0%	72.5%	66.9%	75.9%	69.6%	57.2%	66.8%
	Rent	209,340	49.0%	27.5%	33.1%	24.1%	30.6%	42.8%	33.2%
85 and over	Own	220,680	52.2%	70.2%	62.7%	78.9%	75.4%	65.5%	64.6%
	Rent	121,130	47.8%	29.8%	37.3%	21.1%	24.2%	34.5%	35.4%
FEMALE									
25-64	Own	4,879,700	36.9%	70.9%	47.7%	41.6%	54.1%	30.6%	42.9%
	Rent	6,534,400	63.1%	29.1%	52.3%	58.4%	45.9%	69.4%	57.2%
55-59	Own	804,180	51.6%	82.5%	66.2%	63.5%	59.7%	58.0%	58.6%
	Rent	548,500	48.4%	17.5%	33.8%	37.5%	40.3%	42.0%	41.4%
60-64	Own	864,980	53.1%	83.2%	65.6%	66.1%	63.2%	58.3%	58.7%
	Rent	609,800	46.9%	16.8%	34.4%	33.9%	36.8%	41.7%	41.3%
65-69	Own	949,520	53.0%	82.7%	65.0%	68.7%	63.0%	59.0%	57.4%
	Rent	784,860	47.0%	17.3%	35.0%	31.3%	37.0%	41.0%	42.6%
70-74	Own	896,180	51.7%	80.0%	65.8%	69.3%	62.0%	65.2%	55.5%
	Rent	719,580	48.3%	20.0%	34.2%	30.7%	37.2%	34.8%	44.5%
75-79	Own	717,980	49.3%	77.8%	62.1%	70.5%	63.4%	64.5%	52.9%
	Rent	640,130	50.7%	22.2%	37.9%	29.5%	36.6%	35.5%	47.1%
80-84	Own	432,360	47.2%	75.9%	63.5%	71.5%	63.1%	64.4%	51.0%
	Rent	434,040	52.8%	24.1%	36.5%	28.5%	36.9%	35.6%	49.0%
85 and over	Own	272,980	45.9%	71.3%	63.4%	71.6%	63.3%	63.9%	50.8%
	Rent	244,600	54.1%	28.8%	36.6%	28.4%	36.7%	36.1%	49.2%

SOURCE: U. S. Bureau of the Census, 1980 Census of Population and Housing, Public Use Microdata Sample, special tabulations.

An interesting pattern appears in the comparison of married couple households to single-person households of either sex. Married couple households are less likely to own their housing in each older cohort. The same is the case with women who live alone. Men who live alone, however, are more likely to own their housing if they are members of the older cohorts. These patterns may indicate that men who live alone and own their houses are less likely to move for the same reasons that motivate older women and married couples to change their residence. This could be a result of less pressure from friends and family to move, as might be the case for older women or of less of a pull to move, as might be the case for older married couples.

Relatively small numbers of people live in other arrangements, as was pointed out earlier. However, patterns of tenure among persons living with children show that such householders are more likely to own if they are male. Among the older cohorts, also, householders living with their children are more likely to own. There are no clear patterns of tenure among persons living with nonrelatives or with a sibling.

Housing Costs

Lower income households, female headed households, and households with older heads spend relatively high shares of their income for housing. Information on housing costs is related to whether people own or rent their housing, but it provides a better indicator of their financial commitments. Since housing costs are frequently viewed as fixed, nondiscretionary expenditures, it is useful to examine such costs as a percentage of the household's income. Table 11 presents the median percentage of household income householders spend on housing according to whether they own or rent and what the total household income is. The housing costs which are included in the calculations include gross rent or mortgage (depending on tenure), basic utility costs (for all owners and for renters if such fees are not included in the rent), and real estate taxes and insurance for owners. Each entry in the table shows the median percentage of household income people who are in that age, sex, tenure, and income category spend on their housing. The number of people in each cell of table 11 is included as Appendix B to supplement this table of percentages.

Table 11: Housing Costs as a Percentage of Household Income, by Age and Sex of Householder and Housing Tenure

Household Income Tenure and Sex of Householder	Median Percentage by Age							
	25-64	55-59	60-64	65-69	70-74	75-79	80-84	85+
Male - Rent								
Under $2,500	60.2%	58.9%	57.8%	53.7%	52.4%	52.0%	51.3%	51.4%
$2,500 to $4,999	53.2	44.7	42.0	39.7	36.4	34.7	34.4	35.0
$5,000 to $7,499	38.3	32.4	31.4	30.9	30.4	30.3	31.3	30.6
$7,500 to $9,999	29.0	25.9	25.5	26.7	26.3	26.9	27.3	26.7
$10,000 to $12,499	24.4	22.3	21.7	22.3	23.4	24.3	23.7	25.5
$12,500 to $14,999	21.0	19.0	18.9	19.7	20.8	21.6	22.3	22.5
$15,000 to $17,499	18.8	16.9	17.3	18.1	18.8	18.9	18.9	21.1
$17,500 to $19,999	17.1	15.2	15.4	16.3	17.0	16.6	17.8	17.5
$20,000 to $24,999	15.3	13.0	12.7	14.2	14.4	15.4	15.6	13.2
$25,000 to $29,999	12.0	10.6	10.6	11.2	12.1	13.0	12.2	10.9
$30,000 to $34,999	10.3	9.5	9.2	9.9	9.8	11.2	11.0	10.0
$35,000 to $39,999	9.5	8.7	8.9	8.8	9.6	9.7	10.0	9.3
$40,000 to $49,999	8.8	8.5	8.2	8.4	8.4	8.9	8.9	8.7
$50,000 to $74,999	7.7	7.6	7.6	7.6	7.5	7.5	7.5	7.5
$75,000 and Over	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5
Total	18.4	16.2	17.8	21.7	23.5	24.6	25.5	25.8
Male - Own, with mortgage								
Under $2,500	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5
$2,500 to $4,999	42.3	42.3	42.1	42.0	41.8	41.8	41.9	42.0
$5,000 to $7,499	41.1	40.7	39.8	39.8	39.0	39.5	39.2	39.3
$7,500 to $9,999	37.7	35.6	34.6	33.4	33.3	32.0	32.7	35.4
$10,000 to $12,499	32.1	29.3	27.3	27.0	26.9	26.0	26.5	33.4
$12,500 to $14,999	27.2	25.9	23.2	23.3	22.4	23.5	25.1	25.4
$15,000 to $17,499	24.1	20.5	20.2	20.3	19.7	21.0	20.2	20.2
$17,500 to $19,999	21.9	18.3	18.0	18.4	17.7	18.2	19.8	19.0
$20,000 to $24,999	19.5	15.9	15.4	15.9	16.1	16.6	15.4	16.4
$25,000 to $29,999	17.3	12.8	12.2	12.9	13.2	13.5	12.1	15.0
$30,000 to $34,999	15.6	11.1	10.8	11.4	11.7	11.8	10.2	13.9
$35,000 to $39,999	13.4	10.1	9.7	10.3	10.5	13.0	11.4	9.8
$40,000 to $49,999	11.8	9.3	9.2	9.4	10.0	9.0	10.6	7.9
$50,000 to $74,999	10.4	8.8	8.7	8.8	9.2	9.7	9.9	8.3
$75,000 and Over	10.6	9.3	9.1	9.1	9.1	9.1	8.3	9.2
Total	18.1	13.9	13.6	20.5	24.0	27.6	30.5	33.4
Male - Own, without mortgage								
Under $2,500	41.5	41.6	41.4	40.7	40.3	40.3	39.6	39.6
$2,500 to $4,999	31.9	32.0	31.1	29.5	28.2	28.0	28.6	28.3
$5,000 to $7,499	20.5	20.5	21.0	20.5	20.2	20.0	20.2	19.9
$7,500 to $9,999	13.4	13.4	13.9	13.8	13.8	13.9	13.6	13.6
$10,000 to $12,499	12.6	12.8	13.0	13.1	13.1	13.1	13.0	12.7
$12,500 to $14,999	10.8	11.0	11.2	11.3	11.2	11.0	10.8	10.9
$15,000 to $17,499	8.7	9.0	9.1	9.7	9.3	9.0	9.0	9.5
$17,500 to $19,999	7.4	7.4	7.7	7.8	7.8	7.8	7.8	7.3
$20,000 to $24,999	6.3	6.3	6.4	6.6	6.7	6.8	6.9	6.9
$25,000 to $29,999	5.7	5.7	5.7	5.9	5.9	6.0	5.9	6.1
$30,000 to $34,999	5.4	5.4	5.4	5.4	5.6	5.6	5.7	5.6
$35,000 to $39,999	5.3	5.2	5.3	5.4	5.6	5.4	5.4	5.5
$40,000 to $49,999	5.2	5.2	5.2	5.3	5.3	5.3	5.5	5.2
$50,000 to $74,999	5.1	5.1	5.1	5.1	5.2	5.2	5.1	5.1
$75,000 and Over	5.2	5.2	5.2	5.2	5.2	5.3	5.2	5.3
Total	7.2	7.0	8.1	10.9	12.5	13.5	14.6	15.6

Table 11: Housing Costs as a Percentage of Household Income, by Age and Sex of Householder and Housing Tenure (Continued)

Household Income Tenure and Sex of Householder	Median Percentage by Age							
	25-44	35-39	40-44	45-49	70-74	75-79	80-84	85+
Female - Rent								
Under $2,500	60.2%	58.6%	57.7%	54.4%	52.0%	52.4%	51.3%	50.2%
$2,500 to $4,999	35.0	31.8	47.2	42.0	39.3	38.2	38.0	37.8
$5,000 to $7,499	41.4	35.6	34.6	34.2	33.4	34.2	33.6	33.4
$7,500 to $9,999	31.2	28.4	27.6	29.1	29.7	30.1	29.6	29.1
$10,000 to $12,499	26.4	24.3	23.4	24.7	24.9	25.3	25.5	24.1
$12,500 to $14,999	22.8	21.9	20.3	20.9	21.6	21.6	22.6	21.4
$15,000 to $17,499	20.5	18.7	18.3	18.3	19.1	18.9	19.7	18.9
$17,500 to $19,999	18.4	16.8	16.7	16.2	16.7	17.7	17.2	16.3
$20,000 to $24,999	16.4	14.5	13.5	14.4	14.7	15.3	15.6	13.7
$25,000 to $29,999	13.1	11.4	11.0	10.4	12.3	12.0	12.0	12.6
$30,000 to $34,999	10.9	9.3	9.3	9.6	9.9	10.4	10.9	10.1
$35,000 to $39,999	9.6	9.5	8.6	9.2	8.7	9.0	9.3	9.9
$40,000 to $49,999	8.8	8.4	8.2	8.2	8.2	8.5	9.4	8.8
$50,000 to $74,999	7.7	7.6	7.7	7.6	7.5	7.6	7.3	7.5
$75,000 and Over	7.5	7.5	7.5	7.5	7.5	7.5	7.5	7.5
Total	27.2	25.9	27.2	29.8	30.8	31.4	31.7	31.8
Female - Own, with mortgage								
Under $2,500	42.5	42.5	42.5	42.4	42.5	42.5	42.4	42.5
$2,500 to $4,999	42.3	42.2	42.2	42.1	42.0	41.9	42.0	42.3
$5,000 to $7,499	40.9	40.0	39.8	39.3	39.4	39.3	40.4	40.7
$7,500 to $9,999	37.2	34.1	33.3	32.3	33.1	33.9	33.2	36.3
$10,000 to $12,499	31.3	27.9	26.6	27.0	28.0	27.9	30.0	33.8
$12,500 to $14,999	26.8	23.4	23.0	23.0	23.7	22.5	24.8	29.6
$15,000 to $17,499	24.1	21.3	19.9	20.5	21.8	20.4	23.0	22.0
$17,500 to $19,999	21.7	18.5	18.1	18.2	19.2	18.6	19.4	18.0
$20,000 to $24,999	19.1	16.5	15.9	15.6	15.8	16.5	15.5	20.4
$25,000 to $29,999	16.6	13.4	13.0	12.8	13.0	13.8	13.0	13.1
$30,000 to $34,999	14.7	11.8	11.2	11.3	11.7	10.6	14.0	18.8
$35,000 to $39,999	12.9	11.1	9.5	10.5	11.0	11.8	10.0	13.1
$40,000 to $49,999	11.5	9.3	9.4	9.9	10.8	10.2	8.2	10.7
$50,000 to $74,999	10.4	8.6	9.0	9.6	8.6	8.6	8.3	10.5
$75,000 and Over	10.3	8.3	8.4	9.5	9.3	9.4	12.0	9.4
Total	24.7	22.8	26.1	33.1	36.5	37.4	38.4	39.3
Female - Own, without mortgage								
Under $2,500	41.7	41.7	41.5	40.8	40.4	40.3	40.2	40.3
$2,500 to $4,999	34.7	35.3	33.7	32.1	31.4	31.0	31.7	32.1
$5,000 to $7,499	21.7	21.3	21.4	21.3	21.0	21.3	21.2	21.6
$7,500 to $9,999	16.6	16.7	16.5	16.3	15.9	15.8	16.0	15.9
$10,000 to $12,499	13.5	13.6	13.6	13.2	13.0	13.1	13.0	13.0
$12,500 to $14,999	11.7	11.6	11.6	11.5	11.3	11.3	11.4	11.3
$15,000 to $17,499	10.1	9.9	10.0	9.5	9.4	9.7	9.7	9.0
$17,500 to $19,999	8.1	8.0	7.9	8.0	8.4	7.8	8.3	8.0
$20,000 to $24,999	7.0	7.1	6.9	6.9	7.0	6.9	7.3	7.0
$25,000 to $29,999	6.1	6.2	6.0	6.1	6.5	6.1	6.2	6.2
$30,000 to $34,999	5.8	5.7	5.8	5.9	5.7	5.9	6.1	5.6
$35,000 to $39,999	5.5	5.5	5.5	5.4	5.5	5.6	5.8	5.8
$40,000 to $49,999	5.4	5.4	5.3	5.4	5.3	5.3	5.3	5.2
$50,000 to $74,999	5.2	5.2	5.2	5.3	5.2	5.2	5.3	5.2
$75,000 and Over	5.4	5.3	5.2	5.3	5.3	5.2	5.1	5.4
Total	13.1	12.8	14.6	17.5	19.1	20.5	21.6	22.3

SOURCE: U. S. Bureau of the Census, 1980 Census of Population and Housing, Public Use Microdata Sample.

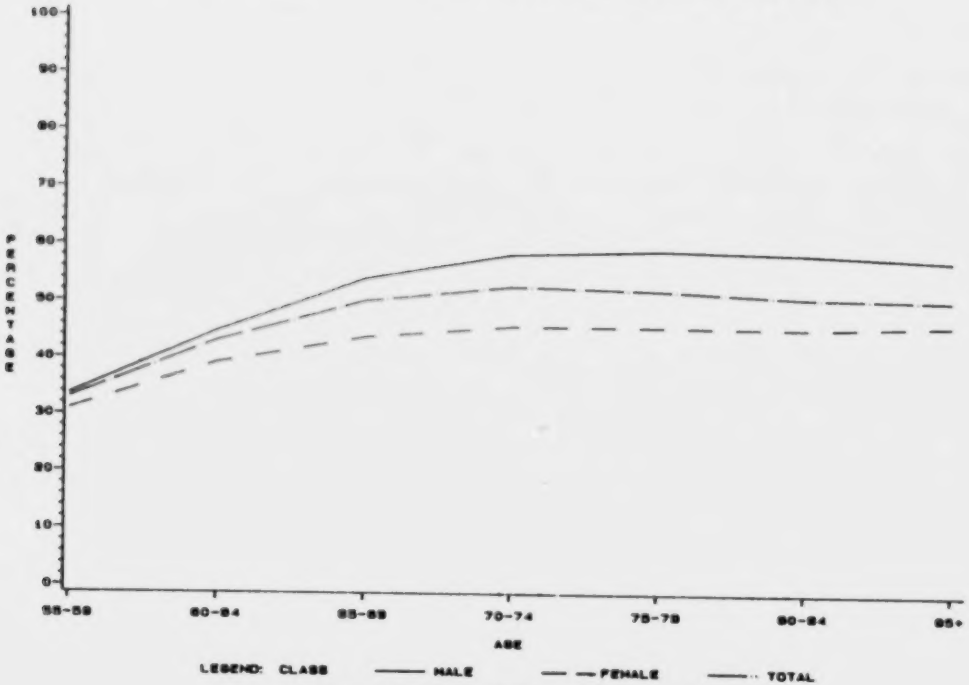
Three salient points are immediately evident despite the somewhat formidable size of the table. First, this table clearly demonstrates the fact that lower income households pay a higher proportion of their income for housing. This relationship is the same for all age groups, for both sexes, and for all types of tenure. This is clear from an examination of the column of median percentages of income paid within any sex, age, and tenure category (for example male renters, aged 70–74); each successively higher income category pays a smaller percentage of that income for housing.

Second, at higher ages, people pay a higher proportion of their income for housing. This is consistent for both sexes and for all types of tenure. A comparison of the median percentages of income spent on housing on the "Total" line for each sex/tenure category shows that each older cohort has a higher median.

Third, female householders pay proportionately more for their housing than do male householders, at all ages and in all tenure categories. This can be seen by comparing the median percentage of income spent for housing for any age and tenure group of males to the percentage for the comparable group of females. Again, the comparison is consistent.

A closer examination of the table provides some additional insights into the housing expenditures of older people. The first is that owners without a mortgage, as might be expected, are in relatively the best position. This holds for both males and females and at all incomes and age categories. In fact, female householders without a mortgage spend a smaller proportion of their income for housing than either men who rent or who have a mortgage. This group of people becomes increasingly significant with age, as larger proportions of people do own their homes with no mortgage commitments. Figure 8 shows that by age 65 more than half of all male householders own homes without a mortgage, as do about 45 percent of females. This increases to nearly 60 percent among older male cohorts and more than 45 percent among older females. Table 12 provides the number of householders who own without a mortgage, by age and sex.

FIGURE 8. PERCENTAGE OF HOUSEHOLDERS WHO OWN WITHOUT A MORTGAGE BY SEX: 1980



Source: U. S. Bureau of the Census, 1980 Census of Population and Housing, Public Use Microdata Sample, special tabulations.

TABLE 12: Number of Householders Who Own Without a Mortgage, by Age and Sex: 1980

Age of Householder	Sex		
	Male	Female	Total
55-59	1,317,760	411,380	1,729,140
60-64	1,470,340	562,980	2,033,320
65-69	1,432,300	703,520	2,135,820
70-74	1,113,560	718,280	1,831,840
75-79	700,500	605,840	1,306,340
80-84	358,160	394,440	752,600
85-89	191,720	244,900	436,620

Source: U.S. Bureau of the Census, 1980 Census of Population and Housing, Public Use Microdata Sample, special tabulations.

Both owners with a mortgage and renters pay substantially higher portions of their household incomes on housing than do owners without a mortgage. Although these represent a minority of male headed households, they include a large number of households and they represent a majority of female headed households. Because a majority of households are headed by women at these ages, a substantial portion of elderly households are in these categories of renter or owner with a mortgage. For example, among households headed by persons 80–84 years old, more than 725,000 households or about 50 percent are either renters or owners with mortgages.

Similarly the combination of information about the income distribution among these different cohorts and the median percentages of income spent on housing provides more balance regarding the importance of the different figures in table 11. At successively older ages, the income distribution for all sex and tenure categories is weighted toward the lower end. That is, there are more households with lower incomes at older ages. Therefore, the higher percentages of household income spent on housing takes on additional importance because there are more people in these categories, particularly among the older cohorts (See Appendix B).

Age of Structure

Older cohorts are much more likely to live in older housing. An indicator of housing adequacy that is often used from the census is the age of the housing structure. It is not possible in the census to obtain enough detailed information on the condition of housing to identify units that are not structurally sound. Therefore, aggregate data on structure age are used as a proxy indicator, since structural soundness and age have been found to be highly correlated. Table 13 provides a distribution of the age of housing units according to the age and sex of the householder.

This table shows little difference in age of structure according to the sex of the householder. At all ages, men and women seem about equally likely to live in relatively old structures (built 1939 or earlier) or very new structures (built in the year before the census).

TABLE 13: Percent of Households According to Year Structure Built by Age and Sex of Householder: 1980

Age and sex of householder	Total	Year structure built						
		1939 or earlier	1940-1949	1950-1959	1960-1969	1970-1974	1975-1978	1979-1980
Male								
55-59	100.0	25.5	11.1	24.3	21.3	9.5	6.4	1.8
60-64	100.0	28.3	12.8	23.2	18.8	9.0	6.1	1.8
65-69	100.0	32.1	13.5	20.3	16.8	9.5	6.1	1.7
70-74	100.0	35.6	13.7	18.0	16.3	10.1	5.0	1.3
75-79	100.0	39.5	13.4	16.3	16.6	9.0	4.1	1.2
80-84	100.0	43.9	12.4	14.9	16.2	8.0	3.6	1.0
85+	100.0	48.1	11.9	15.0	14.1	6.7	3.4	0.8
Female								
55-59	100.0	30.9	13.8	20.9	18.4	9.5	5.0	1.4
60-64	100.0	34.6	14.4	19.1	16.5	9.1	4.8	1.6
65-69	100.0	36.7	14.3	16.7	16.1	9.2	5.3	1.7
70-74	100.0	39.1	13.5	15.4	16.0	9.6	4.9	1.6
75-79	100.0	42.7	12.6	14.2	16.0	8.7	4.3	1.4
80-84	100.0	45.8	11.9	13.2	15.3	8.4	4.2	1.3
85+	100.0	50.9	11.3	12.2	13.4	7.7	3.5	1.1

SOURCE: U.S. Bureau of the Census, 1980 Census of Population and Housing, Public Use Microdata Sample, special tabulations.

There is a difference, however, in the age of the structures that different cohorts live in. The older cohorts are increasingly more likely to live in housing that, as of the census date, was 40 years or more old. Households headed by people 85 and over were nearly twice as likely to live in such housing as households headed by people aged 55 to 59. Older cohorts were substantially less likely to live in housing that had been built over the previous 30 years.

Additional information about the implications of the age of people's housing can be drawn from examining poverty rates in conjunction with age of housing. Table 14 shows some rather complex patterns of household poverty according to the year the structure was built. Among male headed households, in all age cohorts, those most prone to poverty (that is with the highest poverty rates) are of two types: (1) Those who live in homes that were built in the year prior to the census, and (2) those who live in much older structures, built 30 or more years before the census. Among women, those in much older housing are often not more prone to living in poverty than average. However, those who live in housing that was built over the 10 years before the census are more prone to poverty. This information is again suggestive of the possibility that women may be moving out of housing they had lived in for many years into a newer structure, at some point after they became heads of their own households. This may be the case particularly for women in need. It could also indicate that women who have moved to newer housing may have been motivated to do so for financial reasons. The next section examines when households actually moved into their housing to see if these data shed any light on this issue.

TABLE 14: Percent of Households in Poverty According to Year Structure Built by Age and Sex of Householder: 1980

Age and sex of householder	Total	Year structure built						
		1939 or earlier	1940-1949	1950-1959	1960-1969	1970-1974	1975-1978	1979-1980
Male								
55-59	5.9	8.4	7.2	4.2	4.4	5.9	5.1	6.1
60-64	7.4	9.6	8.2	5.3	6.1	7.5	6.6	8.6
65-69	8.4	9.7	9.5	6.7	7.4	8.0	7.7	8.1
70-74	10.3	11.5	11.5	8.7	9.2	9.1	9.9	11.5
75-79	13.0	13.7	15.3	11.7	11.5	11.6	12.0	14.3
80-84	14.1	14.7	16.2	13.1	11.9	13.7	13.0	17.2
85+	17.2	18.1	20.5	14.9	14.2	15.9	18.0	15.3
Female								
55-59	20.4	23.0	23.3	17.6	17.0	20.5	18.3	23.3
60-64	23.1	24.4	24.4	19.7	20.6	25.1	24.4	31.7
65-69	22.8	23.1	24.1	20.8	20.9	24.0	25.6	30.1
70-74	24.5	24.1	27.1	22.1	23.0	25.9	27.3	31.4
75-79	27.0	26.8	30.0	25.1	24.8	28.4	29.9	34.1
80-84	29.5	29.0	31.1	28.3	28.3	30.6	33.1	35.2
85+	34.1	32.9	37.3	32.0	33.0	39.6	39.1	43.1

SOURCE: U.S. Bureau of the Census, 1980 Census of Population and Housing, Public Use Microdata Sample, special tabulations.

Year Moved Into Unit

A relatively small proportion of the elderly has created a highly visible migration effect. Table 15 provides data on the year households moved into the unit they lived in at the time of the census, according to the age and sex of the householder. This table shows relatively few differences by sex in terms of mobility, among any of the cohorts examined. There is a slightly greater tendency for women to have moved into their unit over the previous 10 years than is the case among men. Thus, differences in poverty rates between men and women highlighted above would have to result from different factors motivating men and women to move, rather than simply different rates of moving.

TABLE 15: Percent of Households According to Year Moved Into Unit, by Age and Sex of Householder: 1980

Age and sex of householder	Total	Year moved into unit					
		1949 or earlier	1950-1959	1960-1969	1970-1974	1975-1978	1979 1980
Male							
55-59	100.0	6.9	22.3	28.0	15.8	17.9	9.1
60-64	100.0	12.2	23.2	25.0	14.6	16.7	8.3
65-69	100.0	17.4	21.2	21.8	14.4	17.4	7.8
70-74	100.0	22.4	18.9	20.5	16.4	15.1	6.7
75-79	100.0	26.8	16.8	21.4	14.9	13.6	6.4
80-84	100.0	31.2	15.4	21.4	13.4	12.5	6.1
85+	100.0	35.0	16.2	19.3	12.1	11.7	5.7
Female							
55-59	100.0	9.0	17.3	23.2	17.3	21.5	11.8
60-64	100.0	14.6	18.0	21.4	16.3	19.4	10.3
65-69	100.0	19.6	16.4	20.4	15.4	18.9	9.3
70-74	100.0	23.3	15.6	19.6	16.3	17.1	8.0
75-79	100.0	27.5	14.4	20.2	15.4	15.3	7.2
80-84	100.0	31.2	13.9	19.5	14.5	14.5	6.4
85+	100.0	36.2	14.3	18.1	13.4	12.7	5.3

SOURCE: U.S. Bureau of the Census, 1980 Census of Population and Housing, Public Use Microdata Sample, special tabulations.

This table shows that older cohorts are increasingly less likely to move. Among persons over age 65, very high percentages have been living in their houses for 30 or more years, and these percentages are higher in each successive cohort. This is the case in both male and female headed households. Similarly, in each older cohort, fewer people are likely to have moved into their current homes in the 20 years preceding the census. Thus, in spite of the well-known migration of the elderly to the South and the West, it is clear that most elderly people remain in homes they have long lived in.

Living Density

Since so many of the elderly live alone, one might conclude that overcrowding is not a problem for this group. The data in table 16 would appear to support this conclusion, in general. This table shows that, overall, the number of persons per household is lower in each older cohort, for all tenure categories. Owners consistently have a higher number of persons per household than do renters; this difference in household size does not decline with age among male-headed households. This suggests that the larger size of owner-occupied households results from more adults per household, rather than from dependents living with parents and then leaving the family. This conclusion is supported by the fact that among female headed households, the size differential noted in the younger cohorts does decline in the older cohorts. To a greater extent, these households tend to be a woman living alone, among both renters and owner-occupants. At younger ages, the owner-occupants evidently have some dependents still living at home who later leave to establish their own households.

TABLE 16: Median Number of Persons Per Household, by Age, Sex, and Tenure: 1980

Sex of householder	Total	Tenure		
		Renters	Owners with a mortgage	Owners without a mortgage
Male				
55-59	2.4	2.0	2.5	2.3
60-64	2.2	1.9	2.3	2.2
65-69	2.1	1.9	2.2	2.1
70-74	2.0	1.8	2.1	2.0
75-79	2.0	1.8	2.1	2.0
80-84	1.9	1.7	2.0	1.9
85+	1.8	1.6	2.0	1.9
Female				
55-59	1.5	1.3	1.8	1.5
60-64	1.3	1.2	1.5	1.3
65-69	1.2	1.1	1.4	1.2
70-74	1.1	1.1	1.3	1.2
75-79	1.1	1.1	1.2	1.2
80-84	1.1	1.1	1.2	1.2
85+	1.1	1.1	1.3	1.2

SOURCE: U.S. Bureau of the Census, 1980 Census of Population and Housing, Public Use Microdata Sample, special tabulations.

Male headed households in general have higher numbers of persons per household than do female headed households. This difference is to be expected because of differential mortality patterns, leaving more women living alone than men.

Table 17 examines the issue of whether household size varies significantly among the elderly at different income levels. Because these data did not differ significantly by age, the information is presented only for all persons 65 and older. The table does not indicate that crowding might be a problem among the low income elderly. The highest numbers of persons per household occurs among households with the highest income levels, from $30,000 up. The average household size increases steadily with income, with few exceptions.

TABLE 17: Median Number of Persons Per Household by Income Level for Persons 65 and Over, by Sex of Household: 1981

Income	Sex of householder	
	Male	Female
Loss	1.9	1.2
No income	1.7	1.1
Under $2,500	1.4	1.0
$2,500 to $4,999	1.6	1.0
$5,000 to $7,499	1.9	1.1
$7,500 to $9,999	2.0	1.2
$10,000 to $12,499	2.0	1.3
$12,500 to $14,999	2.1	1.4
$15,000 to $17,499	2.1	1.5
$17,500 to $19,999	2.1	1.7
$20,000 to $24,999	2.2	1.8
$25,000 to $29,999	2.2	1.9
$30,000 to $34,999	2.3	2.0
$35,000 to $39,999	2.3	2.0
$40,000 to $49,999	2.3	2.1
$50,000 to $74,999	2.2	2.0
$75,000 and over	2.1	1.8
Total	2.0	1.2

SOURCE: U.S. Bureau of the Census, 1980 Census of Population and Housing, Public Use Microdata Sample, special tabulations.

Another issue related to crowding is whether people with different levels of housing costs have different conditions of crowding. Table 18 shows the median number of persons per household according to housing costs. This table shows the same trend as was the case with income level in table 17. The median number of persons per household increases slightly for households with higher monthly costs, but the increase is not dramatic or consistent.

TABLE 18: Median Numbers of Persons According to Selected Monthly Owner Costs, For Persons 65 and Over, by Sex and Tenure: 1980

Selected monthly owner costs	Persons 65 and over	
	Male	Female
Renters		
Less than $100	1.2	1.0
$100 to $149	1.6	1.1
$150 to $199	1.8	1.1
$200 to $249	1.9	1.1
$250 to $299	1.9	1.1
$300 to $349	2.0	1.1
$350 to $399	2.0	1.1
$400 to $499	2.0	1.1
$500 or more	2.0	1.1
No cash rent	1.9	1.1
Total	1.8	1.1
Owners with a mortgage		
Less than $200	2.1	1.2
$200 to $249	2.1	1.3
$250 to $299	2.2	1.4
$300 to $349	2.2	1.4
$350 to $399	2.2	1.4
$400 to $499	2.2	1.5
$500 to $599	2.2	1.4
$600 to $749	2.2	1.4
$750 or more	2.1	1.3
Total	2.1	1.3
Owners without a mortgage		
Less than $50	1.7	1.1
$50 to $74	1.9	1.1
$75 to $99	2.0	1.1
$100 to $124	2.0	1.2
$125 to $149	2.0	1.2
$150 to $199	2.1	1.3
$200 to $249	2.1	1.3
$250 to $299	2.1	1.4
$300 or more	2.1	1.4
Total	2.0	1.2

SOURCE: U.S. Bureau of the Census, 1980 Census of Population and Housing, Public Use Microdata Sample, special tabulations.

In general, these data do not indicate that overcrowding is a problem among the elderly. If anything, with median household size so low and the high proportion of persons living alone, the problems attendant with people's living alone appear to be more important for this age group.

Selected Structural Characteristics

A final aspect of housing to be addressed here is the presence of specific structural characteristics. The absence of telephones and kitchens are often cited as issues of concern with respect to the elderly. These characteristics are examined in table 19. The table shows the number and percentages of persons without telephones according to age and sex as well as tenure status of the housing unit. It also shows the number and percentages of persons without complete kitchen facilities. (Complete kitchen facilities are defined by the Bureau of the Census as an installed sink with piped in water, a non-portable range or cookstove, and a mechanical refrigerator, excluding ice boxes.)

TABLE 19: NUMBER AND PERCENT OF PERSONS IN HOUSEHOLDS WITH SELECTED STRUCTURAL CHARACTERISTICS, BY AGE AND SEX: 1980

STRUCTURAL CHARACTERISTICS, HOUSEHOLD TENURE, AND SEX	NUMBER AND PERCENT OF PERSONS, BY AGE							
	25-64	55-59	60-64	65-69	70-74	75-79	80-84	85 and over
MALE -- Renter-Occupied								
Total Persons	13,251,280	895,540	778,220	696,280	559,960	401,480	230,430	138,900
Number Without a Telephone	1,943,440	139,900	114,980	100,800	72,840	48,000	25,640	16,940
Percent Without a Telephone	14.7%	14.5%	14.8%	14.5%	13.0%	12.0%	11.1%	12.2%
Number with Incomplete Kitchen Facilities	421,900	41,960	36,900	33,160	27,320	19,440	11,360	8,380
Percent with Incomplete Kitchen Facilities	3.2%	4.7%	4.7%	5.0%	4.9%	4.8%	4.9%	6.0%
MALE -- Owner-Occupied, with Mortgage								
Total Persons	21,933,840	1,909,480	1,198,960	834,280	533,500	161,360	74,900	31,760
Number Without a Telephone	317,220	23,580	17,500	11,540	6,820	4,000	1,640	1,380
Percent Without a Telephone	1.4%	1.2%	1.5%	1.4%	2.0%	2.5%	2.2%	2.7%
Number with Incomplete Kitchen Facilities	133,760	11,940	7,400	5,440	3,020	1,940	680	340
Percent with Incomplete Kitchen Facilities	0.6%	0.6%	0.6%	0.6%	0.9%	1.2%	0.9%	1.0%
MALE -- Owner-Occupied, without Mortgage								
Total Persons	6,734,180	1,436,320	1,577,760	1,534,220	1,196,860	762,040	400,240	232,940
Number Without a Telephone	241,840	33,220	36,660	38,920	32,940	23,620	13,720	9,660
Percent Without a Telephone	3.6%	2.3%	2.3%	2.5%	2.8%	3.1%	3.4%	4.1%
Number with Incomplete Kitchen Facilities	111,480	18,020	17,480	18,560	16,140	11,960	6,300	4,880
Percent with Incomplete Kitchen Facilities	1.7%	1.3%	1.1%	1.2%	1.3%	1.6%	1.6%	2.1%
FEMALE -- Renter-Occupied								
Total Persons	14,347,020	1,152,240	1,127,640	1,155,900	1,040,360	844,780	534,940	343,700
Number Without a Telephone	1,631,780	101,420	87,500	76,860	59,440	44,200	26,480	21,360
Percent Without a Telephone	11.3%	8.8%	7.8%	6.7%	5.6%	5.3%	4.8%	6.2%
Number with Incomplete Kitchen Facilities	338,100	39,400	38,640	38,280	24,840	20,100	13,380	12,480
Percent with Incomplete Kitchen Facilities	2.3%	2.6%	2.3%	2.4%	2.3%	2.3%	2.8%	3.6%
FEMALE -- Owner-Occupied, with Mortgage								
Total Persons	23,614,560	1,802,260	1,092,100	674,910	411,860	260,140	139,460	117,830
Number Without a Telephone	394,000	21,320	14,280	9,700	6,220	4,340	2,700	1,620
Percent Without a Telephone	1.3%	1.2%	1.3%	1.4%	1.5%	1.8%	1.7%	1.4%
Number with Incomplete Kitchen Facilities	134,240	11,140	7,460	5,760	3,740	2,420	1,380	1,280
Percent with Incomplete Kitchen Facilities	0.6%	0.6%	0.7%	0.9%	0.9%	0.9%	0.9%	1.1%
FEMALE -- Owner-Occupied, without Mortgage								
Total Persons	8,272,600	1,859,400	1,975,240	1,897,300	1,528,900	1,063,200	622,920	415,080
Number Without a Telephone	221,920	33,660	35,400	35,560	30,540	24,120	14,680	12,160
Percent Without a Telephone	2.7%	1.8%	1.8%	1.9%	2.0%	2.3%	2.4%	2.9%
Number with Incomplete Kitchen Facilities	119,140	19,540	21,020	21,260	19,440	13,300	8,760	7,200
Percent with Incomplete Kitchen Facilities	1.4%	1.1%	1.1%	1.1%	1.3%	1.4%	1.4%	1.7%

SOURCE: U. S. Bureau of the Census, 1980 Census of Population and Housing, Public Use Microdata Sample, special tabulations.

First, with respect to telephones, the table shows that renters are less likely to have a telephone than people who own their housing, with or without a mortgage. Men are less likely to have a telephone than are women, for all types of tenure. Telephones are seen as an important communications link for people, particularly important in times of emergency. Since we have noted that many of these older people are living alone, the need for this linkage is readily apparent. For this reason, it is useful to know to what extent elderly persons are without telephones and whether they are without telephones to a greater extent than are younger persons (for example those aged 25–64).

In some cases, relatively fewer older people are without telephones than are younger people. This is the case, for example, for either male or female renters. In addition, there does not seem to be a pattern of having telephones that changes with age. The percentage of renters without telephones among those 55 and over fluctuates among the older cohorts.

Among homeowners, however, there appears to be a different relationship between age and being without a telephone. In particular, for both sexes, elderly persons who own their homes with a mortgage appear more likely not to have a telephone than are younger persons. In addition, for the most part, the likelihood of not having a telephone increases with age among owners.

The likelihood that an older person renting housing will not have a telephone is much higher than for someone who owns their housing. Among men, renters are four to seven times as likely to be without a telephone as are homeowners. Among women, the figure is about three to four times as high. Women are also much less likely to be without a telephone than are men, with men being about one and a half to two times more likely to be in this situation.

On average, people are more likely to have complete kitchen facilities than they are to have telephones. The table shows that some of the relationships among groups are the same, however, with respect to this characteristic. Renters are more likely not to have complete kitchen facilities than owners, and men are more likely than women. Among renters, the likelihood increases slightly with age, but the pattern is not consistent. Among homeowners, the percentage without complete kitchen facilities ranges from 0.6 percent to 2.1 percent, and again it appears to be slightly higher among the older cohorts.

Chapter 4

SUMMARY AND CONCLUSIONS

This analysis has addressed many frequently discussed issues related to aging: The sex imbalance, changing patterns of marital status and living arrangements, income differentials, and differences in housing characteristics. The analysis has attempted to make three contributions to the discussion of public policy that affects the elderly population.

The first was to examine the different cohorts within the elderly population, to place them in a general historical context to demonstrate why we should expect them to be different, and then to demonstrate that those differences persist in many important respects even into those years when all the cohorts are often linked together and designated "aged." The findings of the analysis clearly show that it is misleading for many purposes to select a single age break to designate the elderly population. There is no identifiable age at which major shifts in characteristics appear. Nevertheless, age remains an important issue, as changes happen gradually to cohorts of increasing age. The changes show up in the statistics as moderate differences between neighboring cohorts, with typically consistent trends with increasing age. Although when large age groups are aggregated they do appear different (such as results from comparing the 65 and over population to adults aged 25 to 64), a disaggregation of those groups demonstrates that people aged 65 to 69 have more in common, in many respects, with people aged 60 to 64 than they do with people aged 80 to 84.

The second and third goals jointly were to fill a gap in what is known about the living conditions of the elderly. The second goal was to identify groups that show large differences in terms of characteristics and resources. Groups which appear to be most adversely economically affected at higher ages include women, people living alone, and people who rent their homes or, if they own, still have a mortgage.

The third goal of this paper was to tie together different demographic trends in these older cohorts, to identify relationships between the sex imbalance, living arrangements, income, and housing. There were clear linkages, showing that there are more women living alone at older ages, and that these households tend to have lower incomes than male headed households. The differences between the sexes carried over into housing costs even when income level was controlled for, showing that older women at all income levels pay a higher proportion of their income for housing than do men.

The current patterns of characteristics observed among these different cohorts do not reflect a static situation. The historical per-

spective provided at the beginning of this report showed that these people have differed in their entire life experiences. Inasmuch as future cohorts also differ from one another, we can expect to continue to observe great variability within the aging experience.

APPENDIX A

AGING OR COHORT SUCCESSION: PROBLEMS OF CROSS-SECTIONAL DATA

Differences between cohorts observed with data collected at a point in time (known as cross-sectional data) can represent two very different social processes: Aging and cohort succession.[14] The first, aging, refers to the physical, social, and psychological processes individuals or groups of individuals experience over their lifetimes. As cohorts of individuals age, new cohorts follow behind them through the aging process; this is the second process, known as cohort succession. This cohort succession refers to the fact that one after another, birth groups, or cohorts, follow their predecessors through the aging process. Individuals are affected by social, economic, and environmental history as they age. In a slightly different manner, successive cohorts are affected by the broad historical changes affecting their society that have preceded their own aging process, so that the new cohorts face a unique set of historical circumstances as they age. "Each individual biography is *affected by* changes in the social environment, and . . . changes in the collective biographies of individuals *affect* the social environment." [15]

Differences observed between cohorts in cross-sectional data, such as are examined in the major part of this study, can be attributed to either of the two processes just discussed: (1) The aging process, or (2) the process of cohort succession. If the interpretation overlooks either process (without known justification for doing so), it may be missing an important part of the explanation of why cohorts differ. For example, if the analyst focuses on cohort succession, the possibility that differences are attributable to the individual's aging process may be overlooked. Such an analysis would miss the explanation that younger cohorts might change as they age to appear more like the older cohorts at the same age. Alternatively, if the analyst focuses on the aging process, the possibility that there are significant differences between cohorts may be overlooked. In this case, the analyst might not recognize that younger cohorts may be very different from older ones in the aspect of interest, and when they age they might remain different.

These difficulties of data analysis are detailed here to emphasize the importance of understanding the limitations of cross-sectional data. This study cannot disentangle these different processes to determine whether individual aging or cohort succession is responsible for the observed differences. Nevertheless, some brief back-

[14] For a more complete discussion of these data problems, see Matilda White Riley's Aging and Cohort Succession: Interpretations and Misinterpretations. Public Opinion Quarterly. Vol. 37, Spring 1973. p. 35–49. The following discussion is based largely on that article.

[15] Riley, Matilda White. Introduction: Life Course Perspectives. p. 5.

ground on the historical experiences of the different cohorts of elderly provide some perspectives for the issue of cohort succession.

While this study does not attempt to systematically study the life histories of different groups of the older population, it is useful to review some of the economic, political, and social events that people have experienced in this country since the early part of this century. Remembering that these events happened to different people at different ages, one can begin to picture some of the external forces which affected them and their subsequent behaviors. It should be clear that these events would not affect every individual in the same manner, but they would have more general effects on the groups of people living through them.

APPENDIX B NUMBER OF HOUSEHOLDS, BY HOUSEHOLD INCOME, AGE AND SEX OF HOUSEHOLDER, AND HOUSING TENURE: 1980

HOUSEHOLD INCOME, TENURE, AND SEX OF HOUSEHOLDER	NUMBER OF HOUSEHOLDS, BY HOUSEHOLDER AGE							
	25-84	25-29	30-34	35-39	40-74	75-79	80-84	85+
MALE - Rent								
Household Income:								
Under $2,500	348,980	34,920	33,980	23,980	22,200	17,040	9,720	7,220
$2,500 to $4,999	592,800	67,480	79,080	114,280	107,680	87,600	55,720	35,360
$5,000 to $7,499	784,080	86,100	71,980	94,200	94,940	72,340	45,220	26,480
$7,500 to $9,999	945,080	67,040	84,440	82,420	75,220	54,020	30,920	16,380
$10,000 to $12,499	1,199,480	70,140	88,100	67,500	51,220	35,440	17,440	8,900
$12,500 to $14,999	1,028,360	57,840	54,720	50,180	37,900	22,400	12,780	5,340
$15,000 to $17,499	1,198,340	63,980	58,880	40,920	27,680	16,360	8,300	4,040
$17,500 to $19,999	952,340	55,600	44,200	31,520	19,080	11,560	5,860	3,120
$20,000 to $24,999	1,602,340	100,180	76,060	44,060	25,980	15,980	7,360	3,420
$25,000 to $29,999	976,480	69,380	49,360	26,960	15,640	8,260	4,760	2,940
$30,000 to $34,999	573,160	46,060	31,760	15,480	9,320	5,980	2,280	1,380
$35,000 to $39,999	315,100	30,340	19,900	9,340	5,800	3,300	1,980	1,060
$40,000 to $49,999	291,060	32,240	20,360	11,100	6,500	4,280	2,200	1,440
$50,000 to $74,999	185,700	21,780	15,260	9,120	5,880	3,840	2,280	1,140
$75,000 and over	70,340	8,860	6,480	4,860	3,160	2,440	1,160	580
Total	11,169,480	799,860	700,760	632,160	512,740	365,860	209,360	121,120
MALE - Own, with Mortgage								
Household Income:								
Under $2,500	117,620	12,460	11,620	5,360	4,260	2,200	1,020	640
$2,500 to $4,999	166,320	20,400	22,980	26,720	19,540	12,920	5,620	5,800
$5,000 to $7,499	266,180	35,120	38,700	47,020	33,140	19,240	8,280	3,600
$7,500 to $9,999	393,180	47,480	51,280	57,760	37,180	17,940	6,780	2,800
$10,000 to $12,499	674,260	65,980	65,020	58,620	33,800	13,440	5,300	1,820
$12,500 to $14,999	820,320	77,420	66,400	55,060	28,640	10,540	3,700	1,520
$15,000 to $17,499	1,276,240	99,880	80,640	51,060	21,960	8,320	2,200	1,380
$17,500 to $19,999	1,462,260	107,140	77,520	43,740	17,760	5,640	2,040	680
$20,000 to $24,999	3,612,260	256,300	168,140	68,660	26,120	9,280	2,980	1,720
$25,000 to $29,999	3,271,120	245,380	134,120	49,180	17,100	6,080	2,040	880
$30,000 to $34,999	2,556,140	210,500	110,680	36,500	11,040	3,320	980	520
$35,000 to $39,999	1,713,960	165,640	79,360	23,080	6,860	2,260	660	420
$40,000 to $49,999	1,806,020	210,320	96,740	27,660	8,200	2,360	620	600
$50,000 to $74,999	1,320,720	178,020	76,960	21,040	7,100	2,180	660	600
$75,000 and over	517,080	69,760	53,620	10,960	3,300	1,180	600	220
Total	20,113,040	1,801,040	1,112,960	583,660	277,760	117,820	43,540	20,800
MALE - Own, without Mortgage								
Household Income:								
Under $2,500	71,380	15,540	10,200	14,720	16,260	13,420	9,000	7,120
$2,500 to $4,999	133,240	28,660	48,660	87,600	94,540	82,080	54,000	37,660
$5,000 to $7,499	205,820	43,880	79,080	145,660	162,660	126,060	75,060	43,160
$7,500 to $9,999	261,860	53,660	99,360	176,660	175,180	117,080	61,040	28,220
$10,000 to $12,499	352,000	75,240	119,420	177,200	146,820	86,760	39,060	18,100
$12,500 to $14,999	339,760	71,520	112,940	154,500	112,160	62,260	26,660	11,800
$15,000 to $17,499	425,120	94,980	132,820	129,200	85,400	44,500	19,480	8,660
$17,500 to $19,999	418,160	93,720	113,360	100,660	63,500	31,220	13,660	6,540
$20,000 to $24,999	860,280	206,520	210,300	165,000	87,100	44,240	18,660	9,060
$25,000 to $29,999	699,600	176,720	158,540	90,360	51,920	27,660	12,020	6,080
$30,000 to $34,999	519,520	137,340	115,820	59,760	33,800	17,060	8,020	3,620
$35,000 to $39,999	350,760	95,980	77,360	39,860	21,060	10,360	4,880	2,680
$40,000 to $49,999	383,520	107,180	85,960	44,340	23,120	13,240	5,540	2,600
$50,000 to $74,999	272,740	76,800	66,120	35,820	20,820	11,800	5,000	3,000
$75,000 and over	127,760	35,600	32,260	21,980	13,160	7,580	3,160	1,760
Total	5,455,040	1,317,760	1,470,340	1,452,300	1,113,560	700,500	358,160	191,720

APPENDIX A: NUMBER OF HOUSEHOLDS, BY HOUSEHOLD INCOME, AGE AND SEX OF HOUSEHOLDER, AND HOUSING TENURE: 1980
(Continued)

HOUSEHOLD INCOME, TENURE, AND SEX OF HOUSEHOLDER	NUMBER OF HOUSEHOLDS, BY HOUSEHOLDER AGE							
	25-44	35-59	60-64	65-69	70-74	75-79	80-84	85+
FEMALE - Rent								
Household Income:								
Under $2,500	547,320	59,160	67,680	65,600	63,700	60,280	45,760	36,100
$2,500 to $4,999	984,900	105,360	151,580	201,040	208,260	190,420	207,320	127,000
$5,000 to $7,499	887,920	77,480	98,100	130,740	135,500	110,780	71,120	39,320
$7,500 to $9,999	832,630	67,800	74,980	78,600	73,660	54,760	36,660	19,660
$10,000 to $12,499	640,900	64,480	57,080	52,620	43,700	33,360	20,080	11,600
$12,500 to $14,999	587,020	45,800	40,520	32,160	27,920	20,800	12,320	6,560
$15,000 to $17,499	493,040	35,460	32,240	23,180	18,160	14,160	8,020	4,480
$17,500 to $19,999	324,020	26,480	21,660	15,860	11,320	9,840	5,560	3,320
$20,000 to $24,999	415,620	34,660	27,620	19,600	13,160	11,080	7,280	4,020
$25,000 to $29,999	204,360	17,080	13,360	10,140	7,780	6,360	3,880	2,360
$30,000 to $34,999	109,860	9,620	7,320	5,620	4,320	3,820	2,180	1,260
$35,000 to $39,999	56,760	4,720	4,360	3,880	3,360	2,880	1,580	920
$40,000 to $49,999	50,020	4,320	3,640	3,020	2,280	2,080	1,620	920
$50,000 to $74,999	29,280	2,860	2,500	2,020	1,900	1,520	1,200	680
$75,000 and over	11,940	900	1,280	940	620	940	580	460
Total	6,534,400	568,500	604,800	704,840	719,580	660,120	434,060	264,600
FEMALE - Own, with Mortage								
Household Income:								
Under $2,500	100,280	12,980	11,420	9,520	8,060	5,620	3,920	2,000
$2,500 to $4,999	162,060	26,240	20,000	60,500	24,860	25,560	13,720	7,000
$5,000 to $7,499	217,080	29,500	30,420	32,160	22,400	13,160	6,700	3,780
$7,500 to $9,999	267,100	35,960	30,120	25,660	15,740	8,760	4,060	2,080
$10,000 to $12,499	304,360	37,600	27,680	19,200	11,620	6,080	3,160	1,020
$12,500 to $14,999	267,720	32,600	22,780	15,820	8,020	4,020	1,560	980
$15,000 to $17,499	267,380	29,680	19,900	11,560	5,680	3,260	1,320	820
$17,500 to $19,999	217,680	24,960	16,360	9,200	5,080	2,060	1,100	600
$20,000 to $24,999	355,760	40,660	23,280	13,620	6,600	3,100	1,760	820
$25,000 to $29,999	259,280	25,900	14,700	7,600	3,660	1,960	1,000	620
$30,000 to $34,999	166,280	16,880	9,960	4,660	2,180	1,360	560	380
$35,000 to $39,999	108,380	11,780	5,900	3,220	1,660	600	480	160
$40,000 to $49,999	120,260	12,380	6,460	3,000	1,360	600	440	300
$50,000 to $74,999	83,100	9,960	4,580	2,300	960	980	420	140
$75,000 and over	33,880	3,580	2,160	960	720	500	140	100
Total	2,932,160	331,860	259,960	197,780	130,660	79,060	39,080	19,380
FEMALE - Own, without Mortgage								
Household Income:								
Under $2,500	90,080	26,020	35,200	38,160	44,560	46,980	33,400	29,480
$2,500 to $4,999	189,360	46,980	89,860	176,120	221,660	214,980	148,580	90,320
$5,000 to $7,499	193,420	44,360	80,360	126,180	134,900	108,660	67,520	37,680
$7,500 to $9,999	188,660	46,120	69,180	91,940	87,720	65,260	38,280	22,820
$10,000 to $12,499	173,980	43,580	58,260	62,060	56,500	40,860	24,060	13,660
$12,500 to $14,999	136,600	34,600	44,500	45,600	39,340	29,360	16,980	9,520
$15,000 to $17,499	120,360	31,060	37,520	35,980	29,320	19,620	12,660	7,980
$17,500 to $19,999	96,180	24,760	28,260	25,120	20,500	15,380	9,180	5,760
$20,000 to $24,999	143,980	36,900	41,300	37,600	27,280	20,700	13,460	7,960
$25,000 to $29,999	90,960	22,900	25,600	21,180	16,860	13,260	8,200	5,060
$30,000 to $34,999	56,120	15,420	15,260	11,780	8,920	6,980	5,660	3,120
$35,000 to $39,999	35,120	9,680	9,080	7,080	6,020	5,020	3,860	2,100
$40,000 to $49,999	38,980	10,060	9,220	8,620	6,300	5,260	5,160	2,980
$50,000 to $74,999	27,060	7,480	6,880	5,580	4,800	4,100	3,900	2,700
$75,000 and over	14,260	4,160	3,760	3,080	2,920	2,300	1,920	1,260
Total	1,633,100	411,380	562,980	703,320	718,380	603,840	394,440	244,900

SOURCE: U. S. Bureau of the Census, 1980 Census of Population and Housing, Public Use Microdata Sample, special tabulations.